

MIGRANT FARM WORK, COLLEGE, AND MONEY:
A PARTICIPATORY ACTION RESEARCH STUDY WITH
MIGRANT FARMWORKING COLLEGE STUDENTS

By

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ABSTRACT

MIGRANT FARM WORK, COLLEGE, AND MONEY: A PARTICIPATORY ACTION RESEARCH STUDY WITH MIGRANT SEASONAL AND FARMWORKING COLLEGE STUDENTS

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College is the first time students have the opportunity to make independent financial decisions and employ financial practices. Research suggests that students pick up financial knowledge, habits, and practices from family, friends, and their broader community and that these practices can have long-term implications. Migrant farmworking college students are a small subset of college students who come from highly mobile families and whose source of income is dependent on agricultural seasons. The migratory lifestyle influences how migrant farmworking families employ financial practices, which likely shapes how children in migrant farmworking families think about their finances and what kinds of financial practices they use. This study explores how the familial and cultural upbringing of migrant farmworking families influences the financial practices of migrant farmworking college students. Grounded in participatory action research methodology, I draw on funds of knowledge and *consejos* to elevate familial and cultural influences on the financial practices of 5 migrant farmworking college students. Ultimately, this study seeks to provide recommendations for advisors and other student-facing professionals to help meet the diverse needs of this distinct population of marginalized students.

I dedicate this project to my grandma, Ricarda Jaramillo-Lopez, my great aunt, Apolonia Rodriguez, and my mother, Maria Santos Ramirez. Because of you, I exist.

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CHAPTER ONE

Tilling the Soil: An Introduction to the Study

The agriculture cycle begins with the tilling of soil and the planting of seeds. It is followed by field monitoring and crop growth and ends with harvesting. Every crop has the power to yield substantial amounts of produce that eventually make it to American families' tables, where it provides nutrients that sustain the individuals who contribute to our economy. However, an important and often overlooked aspect of the agricultural cycle is the lives of the migrant farmworkers who till, pick, and harvest these crops. Migrant farmworkers are the backbone of the American agricultural cycle; without them—without me—Americans would not have immediate access to their foods.

As a migrant farmworker, I worked alongside my parents in the fields of Minnesota prior to finishing high school and attending college. For 15 years, my parents migrated to the Midwest from late-April to late-October and held seasonal jobs in between. Although my family's sources of income were unstable, my parents managed to provide my sisters and I with a comfortable lifestyle as migrant farmworkers. The experiences growing up in a migrant family instilled in me three main principles: (1) a strong work ethic, (2) the power of an education, and (3) the value of money. Below, I share a set of three testimonios¹ embedded with consejos provided by my parents. Testimonios are stories shared by members of marginalized communities that reveal the tensions, struggles, and successes of living in systems of oppression and work to elicit a connection with readers (Delgado Bernal, 2002). Consejos are small pieces of advice passed from parents to the children (Delgado Gaitan, 1994). The following testimonios are my truths

¹ Heeding to the work of Frances R. Aparicio on Latinx writers, I will not italicize Spanish words throughout my dissertation to “tropicalize” the English language, a cultural and discursive counter-movement developed by Latinx communities (Aparicio, 1994, p. 796).

and part of my migrant story. I share them to disrupt traditional forms of research and to center the role testimonios will play in the context of this study.

El trabajo no es facil, pero se tiene que hacer

El Norte² was a two-day drive from the deep south of Texas to Minnesota. Upon arrival in Minnesota, we began preparing for the summer season ahead. We worked from sun-up to sun-down, Monday through Saturday. Every morning I dreaded getting ready for the fields. My long sleeve tee, check. My long pants, check. My long socks and work shoes, check. My spare pair of socks in case my shoes got wet, check. My hat, my handkerchief, my gloves, check. “Ahorra, vé con tú papa para que te de tú azadón,” my mom would say. I would then begrudgingly go to where my father filed the hoes for the day, one for each family member. My mother holds on to this memory of me in the fields and never fails to use it against me as a reminder of why working hard matters.

My days in the fields started around 6:30AM. By 9:00AM, I could be found in the middle of my surco, crying because I was tired of working. “Me amachaba,” my mom would say. I would refuse to work, forcing my father to come get me. Both of my parents would look at me with disappointment and remind me, “El trabajo no es facil, pero se tiene que hacer”—the job is not easy, but it still needs to get done. Ultimately, my father would come get me and we would finish the work together, as a family. Despite their struggles, my parents never complained about being migrants. They understood it was just a job like any other, a job we needed to sustain our family’s livelihood. More importantly, they knew if we did not work as a family, we would fail as a family.

² El Norte is a Spanish colloquialism used by migrant families to describe the location where migrant work typically happens. Primarily used when families migrate from southern states to northern states.

Societal stereotypes tend to describe migrants as poor, uneducable, and law-breaking citizens and non-citizens (Ngai, 2004). These stereotypes impacted the way I grew up and how I came to understand myself, my identities, and my community. It took me years to reconcile my experiences as a migrant with that of society's image of people like me. I developed acculturative stress from the friction between assimilation and acculturation, particularly in regard to finding balance between my American, Mexican, and migrant identities (Berry, 2006; Torres, 1999). However, this friction also empowered me to "live [a] meaningful life, to gain respect and recognition, within the context of [the] larger process" of migration (Smith, 2006, p. 4). Slowly, I learned to view my parents' practices in the fields as cultural assets and my family as a source of strength, which ultimately allowed me to channel my frustrations into my education with the support of my mother.

Échale ganas a la escuela

"Échale ganas a la escuela," my mother would say. She understood our education was important, so she worked out a deal with my father to let my sisters and I alternate between migrant summer school and working in the fields. Every third day, one of us would go to school with our then-toddler sister because she was too young to work, while the remaining two would go work with our parents. Through their example, our parents labored to teach us the value of hard work both in the fields and through our limited access to the U.S. education system. For example, our mother made sure we did not get pulled out of our local school in Texas too soon at the end of the school year and that we continued some sort of education into the summer. Unfortunately, however, not all migrant farmworking children have the benefit of continuing school in the summer.

Part of the migrant lifestyle includes getting pulled out of school early and enrolling in school late. The constant interruptions in my schooling significantly influenced how I formed relationships with friends, peers, teachers, and counselors. The relationships were short and abrupt, but I valued these “key interactions” (Reyes, 2009, p. 111) because I knew these individuals could play a vital role in my educational progress. The relationships helped me make sense of the assimilationist practices inherent in the U.S. education system, in its white-centered pedagogies, and in the dominant ideologies present in the curriculum. More specifically, the different curriculums between the states of Texas and Minnesota made it difficult for me to understand how I was supposed to complete the required credits to advance to the next grade level. The differences also made it difficult for me to effectively advocate for myself to be placed in the correct classes because the school counselors were not equipped to understand my circumstances.

My mother worked and participated with the Tri-Valley Migrant Program in Minnesota where she engaged in programs that helped parents understand their role in their children’s educational experiences. As a result, my mother was keenly aware of the type of advocacy she had to do for us to stay on top of our credits, such as completing summer assignments through summer migrant programs, like Project SMART. Through her actions and the stereotypical messaging around migrant farmworking families, I understood our education was always in jeopardy. Watching my mother’s involvement in our education and her persistent messaging about the value of education empowered me to work hard in my classes and to dispel the myths surrounding migrant farmworking communities. I eventually recognized it would take a village of educators, my parents, and networks to help me gain access to the type of education that

would help put me on a college trajectory. Even more importantly, I would have to learn to advocate for myself just as much as my mother advocated for us.

Nadie te va ayudar, si no tu mismo

My parents divorced after 15 years of marriage. The divorce exposed the reality of our dire and limited socioeconomic conditions. Not only did the divorce stop us from migrating, but it also took away my mother's main source of income. My mother, however, held temporary positions such as a children's librarian clerk, a door greeter, and a seamstress at Dickies when we were not working in the fields. Through these opportunities, she leaned on her network of friends to help her secure temporary positions and she ended up working multiple jobs to help make ends meet. She worked as a substitute teacher, an assistant florist, a bookkeeper, and eventually landed a full-time job as a parent liaison at a local elementary school. As a working single mother, cooking was the last thing on her mind. My sisters and I quickly learned how to make ramen noodle soup, what the daily specials were at the local fast-food restaurants, and how going to school and participating in after-school activities like band was a source of food and community for us. We would wake up at 5:54AM like we did in our migrant days to get ready for school and our mom would drop us off at school where we arrived significantly early. High school was one of the best chapters of my life. I connected personally with our school principal and the cafeteria staff because of how early we arrived at school, and because of our similar backgrounds and experiences living in south Texas. I was thus able to take this process of making and maintaining relationships with me to college.

As a first-generation college student, I knew I had to get a meal plan because I was too busy to cook. I also got involved in campus organizations because I quickly learned I could get free meals at club meetings. For my other college expenses, I relied on my financial aid refund

check. Figuring that combining our resources would be best, my twin and I opened a joint bank account. We checked-in with one another when we needed to make purchases to ensure it was in our best interest to spend the money. We did not know how to budget, but we did know we had to make our refund checks last the whole semester.

In addition to what our parents taught us about only spending money on what we needed, we also received mentorship and support from one of the few Latinx financial aid advisors at our university. He played an immense role in helping us maneuver the financial aid system to help us maximize our returns. I still remember the day we met him. My mother and I had gone to the financial aid office during my new student orientation to review my award package with a financial aid advisor. However, when we arrived, there were no instructions on who to meet with and where, and everyone seemed busy. He saw my mother and I looking lost. The first words that came out of his mouth were in Spanish, and immediately my fears and anxieties of moving away to a strange place subsided. We had finally met a Spanish-speaking, Latinx administrator. After our meeting, my mother advised us to hold on strong to him and to lean on him as best we could. This advice helped me develop self-advocacy skills I would not have otherwise. It was up to me to maintain and be accountable to those relationships by recognizing when I needed help, reaching out, and by remembering, “nadie te va ayudar, si no tu mismo”—no one is going to help you, but yourself. Using my resources, community, and family, I became proficient at identifying resources and creating networks of care and support that helped me achieve my goals.

Although it has been 18 years since I worked in the fields, my parents’ advice and my migrant upbringing continue to guide how I approach my finances and my relationships. I share my testimonio and these consejos here to demonstrate my relationship to this dissertation study, its content, and participants. In the rest of this chapter and those that follow, I examine how

cultural and familial factors influence migrant farmworking college students' financial practices during their studies. Given the continued rise of college costs and a crippling financial aid system, understanding migrant farmworking college students' financial practices can help equip K-12 and college administrators and educators with the knowledge necessary to support these students in maximizing their financial standing and, in turn, improving their rates of retention and academic success.

Background

In this section, I provide the context of my study with a brief review of the literature on migrant farmworking college students and college students' financial practices more broadly. I begin this review with a synopsis of migrant farmworking college students' characteristics and proceed with a summary of college debt and college student finances.

Migrant Farmworking College Student Characteristics

Migrant farmworking college students (MFCS) are a small subset of college students who navigate unique life circumstances to make it to college. The majority of MFCS are Latinx³ and come from Spanish-speaking households (National Center for Farmworker Health, 2018; Zalaquett et al., 2007). MFCS come from families who follow migrant streams throughout the U.S. in search of agricultural or fisheries work or settle and work in areas where their income is based on agricultural seasons (Migrant Clinicians Network, n.d.). As a result, MFCS must adapt and learn to manage a life of constant mobility, which greatly impacts their resiliency and persistence in their educational endeavors (Martinez & Cranston-Gingras, 1996; Yosso, 2005). Additionally, research shows MFCS are often the first in their families to go to college and often come from low socioeconomic households (Gildersleeve, 2010; Zalaquett et al., 2007). Many

³ I use the term "Latinx" as opposed to "Hispanic" or "Latina/o" to describe persons from Spanish-speaking countries or who have connections to Spanish-speaking countries, who reside in the U.S.

MFCS come from families that earn an annual income between \$15,000 and \$18,000, meaning most migrant households earn well below the national poverty line (National Farmworker Ministry, 2018). For many of these students, college is supposed to be the road to economic mobility and a way to fulfil the American dream (Carnevale et al., 2018; Robles, 2008). Studies on college students who share these characteristics (i.e., Latinx, Spanish-speaking, limited-income, first-generation) reveal that many are likely to graduate with insurmountable amounts of debt, work during their college years, stop out with college debt, and prolong graduation due to strenuous financial circumstances (Lee & Muller, 2014; Soria et al., 2014; Trombitas, 2012). Given this, it is important to understand the costs of college and the current contexts of student loan debt.

College Affordability and Loan Debt

Since 2000, the average cost of attending a two-year college has increased by 28 percent and the cost to attend a four-year college has increased by about 45 percent (Goldrick-Rab, 2016). In 2020, the national student loan debt reached \$1.6 trillion, with an average student loan debt of \$33,000 per borrower (Friedman, 2020). The fears of borrowing have led to loan aversion tactics among some student populations. These tactics often result in students taking longer to complete their degrees, dropping out of college altogether, and graduating and defaulting on their loans (Cunningham & Santiago, 2008; Goldrick-Rab, 2016). According to Cunningham and Santiago (2008), those most susceptible to loan aversion practices are Hispanic⁴ and Asian students. A possible contributing factor to this practice is the negative stigma that comes with college debt (Chapman, 2015). Without loans to help offset the cost of college, students are forced to find other ways to pay for college. For instance, some students work full-time, juggle

⁴ I use “Hispanic” and “Latina/o” when referencing existing articles to keep the integrity of the literature.

multiple jobs, compromise the traditional college experience by living at home, or extend their time in school by taking less credit hours (Goldbrick-Rab, 2016). Others take out credit cards as an alternative to loans (National Student Financial Wellness Study, 2014; Robb & Sharpe, 2009; Warwick & Mansfield, 2000). As researchers continue to study how students use credit cards to pay for college, discussions around college debt have expanded to consider who is responsible for minimizing the varying kinds and levels of debt.

College Student Finances

The scholarly conversations on college debt that are inclusive of credit card debt and college loans can be categorized in accordance with three broad topics: (1) financial literacy among college students (Beverly & Burkhalter, 2005; Mimura et al., 2015), (2) impacts of financial wellness in college (Gutter & Copur, 2011), and (3) how relationships influence spending during college (Letkiewicz et al., 2019). Financial literacy, or the “ability to understand and effectively apply various financial skills, including personal financial management, budgeting, and investing” (Investopedia, 2020), is often measured by a person’s credit score, investment types, level of assets (i.e., home and car ownership), insurance, and checking and savings accounts (Chen & Volpe, 1998). These markers are supposed to determine an individual’s ability to think and plan for the long-term. Most definitions of financial literacy assume college students who come from limited-income or working-class households are financially illiterate (Stripling, 2017). Yet, some argue financial literacy training is short-sighted and distracts from the real problem of rising college costs and a broken financial aid system (Goldrick-Rab, 2017).

Other scholars looking at college students and their financial practices have used the concept of “financial wellness” to explore the varying influences that shape students’ financial

decisions (Montalto et al., 2019). The National Financial Educators Council (2019) defines financial wellness as one's "relationship with money," or one's attitude toward money, which can be healthy or unhealthy regardless of wealth. Some questions the National Financial Educators Council use to measure financial wellness include: (1) Do they feel anxious when they think about money?, (2) Are they financially secure to make financial decisions during an emergency?, and (3) Do they have a budget and do they stick to it? Using this definition, researchers with the Study on Collegiate Financial Wellness (2019) found Latinx or Hispanic identifying college students were more likely to use money from their jobs to pay for college than take loans out, indicating these students may be loan averse than others. In contrast to financial literacy, financial wellness refers to how Latinx college students may make financial decisions influenced by their cultural upbringings. While this study does not specifically trace the factors that lead Latinx college students to avoid loans and work to pay for college instead, this stream of research is important because it suggests that, for some college students, financial behaviors are shaped at home.

Other scholars have looked at how parents and family members influence students' spending behaviors. These scholars hold that spending habits and financial knowledge are primarily passed down from parent to child and that college is often the first place students employ financial practices (Cude et al., 2006; Smith & Barboza, 2014; Mimura et al., 2015; Shim et al., 2010). Cude et al. (2006) administered a survey on students' financial management practices to 8,266 students at the University of Illinois at Urbana-Champaign and Louisiana State University that included the question: "Who has had the most significant influence in shaping what you know and think about money?" A total of 70% of students identified parents and family members. While college is typically when and where students begin making independent

financial decisions, this study shows their practices may still be driven by lessons and practices learned at home.

What these differing bodies of literature have in common is the premise that family plays a role in college students' financial practices. Accordingly, this study explores how MFCS' cultural, familial, and economic upbringings influence their financial practices in college. I specifically analyze the role parents, family members, and/or guardians play in migrant families and how those roles impact MFCS' financial practices. For the purposes of this study, I define "financial practices" as the application or use of methods to make informed financial decisions.

Research Question

MFCS may rely on their relationships with peers, family, and mentors to help make sound financial decisions. Research on MFCS and their families has continuously highlighted the families' unconditional support for their children when they go to college and how MFCS hold on to their family as a source of motivation to persist through their degree programs (Cuevas, 2019; Reyes, 2009). Incorporating family into the conversation of college students and money can in turn help university administrators view family members as "sources of cultural and community strength that can ultimately assist students with their academic goals, persistence, and graduation from college" (Kiyama & Harper, 2018, p. 368). In this study, I center MFCS voices to effectively illustrate these cultural and familial aspects of MFCS' college financial practices. Using a participatory action research methodology, I developed my research question in partnership with the study's co-researchers⁵ to ensure its relevance to their lives and expertise. That question is as follows:

⁵ In a participatory action research as my methodology, participants act as co-researchers instead of passive participants. See Chapter 3 for more details on this methodology and the roles of my co-researchers.

1. How does the cultural and familial upbringing of migrant farmworking college students influence their financial practices?

In this study, I define “cultural” as the values, ethics, norms, and knowledges inherent in the broader migrant farmworking community. One example of a cultural practice, then, is when migrant families work together to organize or sync travel plans with one another to maximize resources and develop safety travel plans, such as caravans and driving shifts. This practice may influence migrant farmworking college students to develop networks with each other that may in turn help them plan cost-effective trips home during holidays and summers. Relatedly, the term “familial” refers to the practices and knowledges manifested within the migrant family unit that may be rooted in cultural values. For example, recognizing the need for stable friendships in our upbringing, my mother encouraged us to write letters and send Mexican cookies to our friends up north during the holiday seasons. This is a familial practice my mother instilled in us that was influenced by our highly mobile lifestyle. Although I often view “familial” as isolated or unique practices employed within a family and “cultural” as broader practices influenced by the migrant lifestyle, it is often the case for migrant farmworking communities that the familial *is* the cultural. By defining and illustrating these terms as such, I aim to capture both the broad and narrow influences of the migrant culture that MFCS draw on to inform their financial practices.

Statement of the Problem

Overall, this dissertation study addresses two distinct but related problems. The first is the lack of research on the MFCS experience. MFCS are an understudied college student population in higher education literature with diverse lived experiences and diverse needs. The second problem is the lack of culturally relevant financial services for marginalized student populations. Researchers studying college students and money often use tools that do not account

for how different communities understand money and practice money skills. Moreover, research on financial practices indicates students typically learn these skills from home. The following section addresses these problems in further detail.

Migrant Farmworking College Students

Few studies have focused on MFCS' college experiences (Alvarez McHatton et al., 2006; Duron, 1995; Cranston-Gingras et al., 2004; Zalaquett et al., 2007). Those interested in MFCS have historically focused on factors that influence MFCS' college-going behaviors (Núñez, 2009; Gildersleeve, 2010), the barriers they navigate to get to college (Mejia & McCarthy, 2010; Reyes, 2007a; 2007b), and the cultural knowledges they bring with them to college (Araujo, 2012). These studies have all identified money and college affordability as a common barrier to access for MFCS but they have yet to be at the center of scholarly focus. Only Durón (1995) has surveyed and conducted ethnographic interviews with MFCS who received the Gloria and Joseph Mattera National Scholarship Fund for Migrant Children, a national scholarship program that existed between 1986–1992. The main objective of the study was to examine the factors that influenced students' decisions to attend school and their success in college. Durón (1995) specifically found the MFCS participants who dropped out all cited paying for college as the key reason they had to stop going to school. Most of the respondents who stayed in college indicated dependence on more than one funding source to help pay for college (Durón, 1995). Those sources included loans, work-study, and scholarships. Notably, the majority of those surveyed expressed that they mainly relied on loans because it was difficult to find scholarships (Durón, 1995). These findings are consistent with the experiences of low-income and first-generation college students, many of whom are forced to find ways to pay for college themselves (Goldrick-Rab, 2016), especially now that college is the least affordable it has ever been. Since Durón's

study, however, no other scholars have directly addressed how money shapes MFCS' experiences of higher education.

The closest we have come to this is a general analysis of financial topics and the overall migrant farmworking community. Alba Meraz et al. (2013) surveyed migrant farmworking parents who attended a weekly evening financial literacy program and found participants expressed gratitude for the program and its teachers because the information provided was taught in both English and in Spanish and was held during hours they could attend. These culturally relevant practices (i.e., offering services in Spanish and outside of work hours) by the program directors and instructors influenced how migrant parents received the content of the course and how they made sense of the knowledge gained as they applied it to their own lives. Participants particularly noted having more confidence walking into a bank to open a checking account and learned how other forms of credit can help or hinder their livelihood. This study aligns with Roberts et al. (1999), who argued migrant farmworking communities' ways of understanding and applying financial practices are often not recognized by mainstream U.S. culture because their income is determined by the seasons. While these researchers focused on parents in migrant farmworking families, it is also important to understand how these practices impact their children's financial practices because they will go on and use these practices to make informed financial decisions in college.

Studies on Financial Practices

As previously mentioned, no studies to date have closely examined the financial practices of MFCS. Research on college students and financial issues have instead focused on how college students experience financial anxiety, financial literacy, and financial wellness. Some scholars, for instance, have studied how financial anxiety impacts students' academic outcomes. Financial

anxiety or stress is a result of financial events that cause a psychological stress response (Financial and Health Institute Lab, n.d.). In Trombitas' (2012) nationwide survey of college, university, and vocational/technical students, financial stress was present in students' everyday lives. Over 70% of respondents worked throughout the academic year, with 15% working full-time. Moreover, the top five stressors for respondents included: (1) the need to repay loans, (2) education costs, (3) borrowing money, (4) finding a job after school, and (5) academic rigor (Trombitas, 2012). While these findings are consistent with other scholarship on money and college students, it has yet to be articulated how these stressors show up differently among student groups based on race or socioeconomic class (Archuleta et al., 2013; Britt et al., 2016). Existing studies have also shown that financial anxiety negatively impacts academic performance. For example, in their survey of 503 college students who dropped out of college or reduced their course loads due to financial strain, Joo et al. (2009) found students who experienced financial strain were more likely to be older in age, have more siblings, be married, work full-time or part-time, and were less likely to live on campus. Despite these insights, the researchers did not consider the impact of race or socioeconomic class on financial anxiety. The current study addresses this gap by intentionally centering the ways MFCS manage, deal, and navigate financial issues in college.

Beyond financial anxiety, researchers have also analyzed students' financial literacy to determine how well-equipped college students are to make sound financial decisions. However, financial literacy has been contested by some who critique the concept's assumption that individuals are illiterate and its disregard for the influence systems of power and privilege have on money management (Goldrick-Rab, 2017; Huston, 2010; Stripling, 2017). Importantly, migrant communities have been shown to navigate dominant financial structures and practices in

ways that are not commonly recognized by mainstream U.S. culture (Roberts et al., 1999). Given this, the concept of financial literacy does not necessarily map onto migrant communities the same way it does for more normative populations.

Finally, some studies have engaged the perspective of financial wellness, or one's relationship with money that consists of dimensions like financial literacy and financial anxiety (Study on Collegiate Financial Wellness, 2019). Most scholarship on financial wellness, financial literacy, and financial anxiety have focused on college student populations like students of color (Murphy, 2005; Wallace, 2018), first-generation (Flores, 2014; Lee & Muller, 2014; Wallace, 2018), and limited-income college students (McDonough et al., 2015; Soria et al., 2014). Others have focused on how gender influences financial management (Eitel & Martin, 2009). Although MFCS share some of these characteristics, existing research on money and college students tends to overgeneralize the college student experience when it comes to money matters. Overgeneralization marginalizes lived experiences and discounts cultural, familial, and social influences on financial practices. Understanding financial issues from individual perspectives may thus help colleges and universities create financial services that are effective at holistically supporting MFCS' financial wellness.

College Financial Services

To help students with money management, many colleges and universities have financial education centers and programs to supplement their financial aid services (Britt et al., 2015). In financial aid programs, students who take out loans are required to complete loan counseling to access funds (Federal Student Aid, n.d.). However, the loan counseling process is not followed up by any departments or services to further assist students with managing the funds once they are dispersed. In addition, students who do not take out loans are not required to complete or

participate in financial counseling, including students who take out credit cards to pay for tuition and students who work multiple jobs. Financial education on college campuses is ultimately relegated to the base financial aid services required by policy (Britt et al., 2015). Moreover, research on college debt has consistently highlighted that college students often do not know how much they are paying or how much they are borrowing (Akers & Chingos, 2014; Goldrick-Rab, 2016). It has similarly been demonstrated that students tend to take out credit cards in college without fully comprehending the impact of interest rates (Warwick & Mansfield, 2000).

To help manage loan and credit card debt among college students, colleges and universities have begun to integrate financial education into their curriculum. Meanwhile, student services have begun offering learning opportunities around financial management. More recently, researchers studying financial education in college settings have been mainly concerned with how students utilize such services and their experiences with financial education courses (Britt et al., 2015; Britt et al., 2016; Borden et al., 2008). For example, Goetz et al. (2011) explored college students' motivations for participating in financial education courses and found students generally utilized online workshops and the financial education center when financial emergencies arose. However, just as with other studies, considerations of how social identity markers like socioeconomic background influence their decisions to use services or not were markedly absent. Understanding students' social identity markers can help institutions implement effective services that draw on students' cultural wealth—i.e., the experiences and knowledges they bring with them from their home communities (Yosso, 2006).

Given the above, this study provides practical applications for colleges and universities to consider when planning and implementing financial services for students. As financial practices are mostly learned from and passed down through parents and/or guardians (Mimura et al., 2015;

Shim et al., 2010), this study explores how MFCS' parents and/or guardians influence their financial practices at college. For example, migrant farmworking families rely on migrant networks to navigate different territories and ways of living. Gold (2005) has defined migrant networks as social and familial connections that help families build trust and kinship between each other and their surroundings. These networks enable migrant families to develop different forms of cultural capital to help sustain their lifestyle. This unique opportunity to study family influences on student practices can thus guide university stakeholders in incorporating forms of support anchored in and aligned with different families' values.

Study Significance

This study addresses a notable gap in the conversation on college and money by providing much needed insight into a unique subset of college students whose experiences are often overlooked in colleges and universities and higher education research. It specifically prompts scholars focusing on college students and finances to consider the different types of financial wealth college students bring with them. MFCS bring outlooks on money that can provide educators, administrators, and policymakers with the information necessary to address college affordability and debt.

The study's findings further elevate MFCS' cultural and familial knowledge by centering their needs in the national conversation on college access, loan debt, and educational attainment. This enabled me to see how MFCS are empowered by their culture and families to make decisions that have long-term impacts on their families' socioeconomic standings. More importantly, the findings expand the growing body of literature on funds of knowledge among college students. Through a focus on MFCS, this study demonstrates how the experiences within historically marginalized communities can be powerful forms of knowledge for effecting change.

Paradigm, Theoretical Framework, and Methodology

My study was informed by the tenets of Chicana Feminist Epistemology (CFE), which challenges traditional research norms by centering the knowledge of Chicanas. CFE requires Chicana researchers to incorporate analytical strategies that build on their knowledge as well as the knowledges of their participants (Delgado Bernal, 1998). In doing so, it “validates and addresses the experiences intertwined with issues of immigration, migration, generational status, bilingualism, limited English proficiency, and the contradictions of Catholicism” (Delgado Bernal, 1998, p. 561). My theoretical framework draws on funds of knowledge (FoK) and *consejos*. Funds of knowledge are everyday household resources and knowledges present in students and their families, and *consejos* are forms of teaching passed down by families (Delgado-Gaitan, 1994; Kiyama, 2010; Moll et al., 1992). The connections and nuances between FoK and *consejos* are explored in detail in Chapter Three.

This framework was applied via a participatory action research (PAR) methodology. PAR holds that: (1) researchers should center communities as partners in the research process, (2) the research process should be comprehensively collaborative, and (3) the results should benefit both communities and researchers (Israel et al., 1998). The participants in my study were thus *co-researchers* and together we documented our understandings of applied financial practices and how our families and migrant upbringings influenced those practices. This approach allowed me to learn from and partner with my co-researchers in documenting their cultural knowledges around financial practices, while simultaneously providing them with the tools and knowledge to effect change in their communities.

Research Design

My research design consisted of two phases. The first phase was comprised of testimonios. For these, my co-researchers and I engaged in unstructured conversations around their migrant stories, their families' lifestyles, and their experiences with college and financial practices. In phase two, I facilitated a group plática, an informal conversation between myself and the co-researchers, wherein we collaboratively discussed our experiences with financial practices and dialogued around themes that came up in our testimonios. In this group sharing, my co-researchers acknowledged their diverse views of money and reflected on how their cultural upbringings influenced their financial practices in college. An additional goal of the plática was to work with students to identify varying or common experiences with financial practices in relation to their migrant farmworker identities. In alignment with PAR, I facilitated a collaborative data analysis process during this phase, throughout which my co-researchers and I worked together to generate themes representing a broader collective voice.

Testimonios and Pláticas

Testimonios and pláticas recognize and center the shifting and intersecting identities of Latina researchers in dominant social settings like educational spaces (Delgado Bernal et al., 2012; Latina Feminist Group, 1991). In the context of this study, they were used to create opportunities for us to practice conceptual theorization. In centering the stories of the marginalized, testimonios document and validate the experiences of marginalized communities and work to create a connection with the reader (Delgado Bernal, 2002). They allowed my co-researchers to situate themselves in communion with one another via the collective sharing of experiences marked by marginalization (Delgado Bernal et al., 2012). Importantly, the testimonios provided counternarratives to popular depictions of migrant families in the U.S. For

example, the Association of Farmworker Opportunity Programs (AFOP) collects first-hand stories of child farmworkers who work alongside their parents to educate the public on migrant families and advocate for educational programs for the children of migrant farmworkers. Their annual report highlights statistics about migrant children and supplements these numbers with the personal stories and career goals of about 13 children (AFOP, 2019). For my co-researchers, the testimonios were a form of self-reflective knowledge production not often acknowledged in traditional academic research settings (Blackmer Reyes & Curry Rodríguez, 2012; Ladson-Billings, 2000).

Pláticas are a collaborative process through which individuals share “multiple realities and vulnerabilities” (Espino et al., 2010, p. 805). They are moments in which shared struggles, pains, and joys demonstrate diverse knowledges created by Black, Brown, and Indigenous communities. As MFCS come from different walks of life, their lived experiences and the lessons passed down through their families are diverse. Pláticas are participant-driven conversations facilitated by a researcher that help illuminate this diversity and serve as sites of knowledge creation based on lived experiences (Delgado Bernal, 1994).

Assumptions, Limitations, and Delimitations

As a MFCS and a researcher, I came to this study with three key assumptions. First, I believe migrant families have unique financial practices that diverge from mainstream financial management practices. For example, they do not see credit as a necessity of survival. Second, I believe these practices are not considered best practices by creditors and lenders and that migrant families are kept from developing forms of financial capital as a result. Third, I believe MCFS lean on family more than other sources to form insights about financial practices. Specifically,

migrant networks enable migrant families to learn and internalize financial practices that they then pass down to their children.

One limitation of this study is that its focal population is not well defined in the literature. Migrant scholars have struggled to define the label “migrant” and have often used it interchangeably to refer to asylum seekers, refugees, and undocumented individuals. These three broad categories of people come to the U.S. for different reasons and are admitted into the U.S. with different privileges. For the purposes of this study, I define “migrants” as farmworkers who follow the migrant stream or have settled in heavy agricultural communities, and whose primary source of income is seasonal or farm/agricultural work. For a full list of terms used in this study, please see Appendix A.

A delimitation of my study was the boundary I drew around MFCS and the locations from which I recruited co-researchers. My co-researchers are MFCS from families who follow the migrant stream from the southwest to the northwest, the southwest to the Midwest, and the southeast to the northeast (Fan & Perloff, 2016) in search of agricultural or seasonal work or who settled in agricultural communities. This boundary thus limited possible insights from other members of the migrant community who do not migrate, but whose source of income is still dependent on agricultural seasons. To help mitigate this delimitation, I initiated a national call for participants to reach broader migrant farmworking communities.

Conclusion

Overall, this study assumes the children of migrant farmworking families can change oppressive systems by drawing on their cultural values and upbringings. Making sound financial decisions is a skill and practice that may manifest in culturally relevant ways for MFCS. It is thus important to identify, harness, and cultivate the unique ways migrant farmworking families and

their children approach financial decisions to better support their community's economic development and empowerment. Furthermore, exploring MFCS' financial practices has the potential to positively impact existing conversations on financial education in college and the development of services aimed at supporting the academic success of marginalized college student populations. My goal in constructing this research study was not only to identify practical applications for financial education, but also to contribute new perspectives on MFCS' college experiences and elevate the role of family on their financial practices.

CHAPTER TWO

Planting the Seeds: A Literature Review

I have this memory of when I first learned about College Station, Texas and my mother's openness to us going away for college. My sisters, mother, her best friends, and I were all seated around the living room and my mother's friends started talking about a place called College Station. Three years later, my sister and I would attend a college fair at our high school and meet recruiters from Texas A&M University. Not only did the college recruiters look like us and speak Spanish, but one spoke Spanish with the attitude of our region, el Valle. If you know and have visited the Rio Grande Valley, you know we speak Spanish differently there. These connections piqued my curiosity about attending college outside of the valley. I also met with the CAMP recruiter from The Ohio State University but was intimidated by the thought of leaving Texas for college. Although I had migrated to the Midwest in the past, I was not sure if living four years in the north was for me. Regardless, I visited with both, collected information, and shared what I learned with my English teacher, who I had come to respect as an educator and mentor and who understood my family's situation. I had come to trust her advice because she provided my sisters and I tough love when we needed it most.

These connections ultimately played a role in choosing which college I would attend. Not only did the college counselors from Texas A&M University look and speak like me, but they also helped my mother and father feel their daughters would be taken care of. Additionally, they made sure my twin and I had access to pertinent university scholarships and services that would help us transition into the college environment. My English teacher shared her experiences of attending OSU and navigating the weather as a graduate student. I realized then I did not want to have to navigate a large institution as well as the cold weather. I also worried about not having

access to my family in case of emergencies. Ultimately, I decided on Texas A&M and finally learned College Station was not a train station, but a college town. I chose this university for two reasons: (1) my twin sister and I were both accepted with funding and (2) going to college with my sister and with funding meant my mom would not need to worry about us as much and that she would not have to travel as far for visits. This is part of my college-going testimonio, and in it I highlight some of the thought-processes, key interactions, and tensions that influenced my college-going process as a migrant farmworking college student (MFCS).

In this chapter, I plant the seeds for readers to develop a broader understanding of MFCS' financial practices with a review of the literature on migrant farmworking families and their children, MFCS, and financial topics inclusive of migrant farmworking families and their financial practices. The literature review is organized in accordance with four broad topics: academic support programs in K–12, MFCS' college experiences, college students and financial issues, and migrant farmworking families' financial practices. For the first topic, I summarize the federal educational policies aimed at supporting the academic progress of migrant farmworking students in K–12. For the second topic, I introduce the research on programs that support MFCS' access and college enrollment as well as their college experiences post-enrollment. For the third topic, I present the literature on college students and money management. I close the chapter with an overview of the literature on migrant farmworking families' financial practices. In organizing the literature review in this order, I set a foundational understanding of the educational processes and climates MFCS navigate from K-12 on through to college.

An Overview of Migrant Farmworkers and their Children

To understand MFCS and their families, it is important to first understand the conditions in which they live and function. I thus begin with a brief overview of migrant farmworkers and

their children in the U.S. In 2018, the National Center for Farmworker Health (NCFH) estimated that there were two to three million migrant farmworkers in the U.S., traveling the country in search of farm work (NCFH, 2018; Migrant Clinicians Network [MCN], n.d.). Of these two to three million migrant farmworkers, 20% were estimated to be P–12 students (NCFH, 2018). The average income for migrant farmworking families often ranges between \$15,000 to \$19,999 (NCFH, 2018; National Farmworker Ministry, 2018), way below the national poverty level (U. S. Department of Health and Human Services, 2020). The migrant farmworking population is also primarily comprised of Latinx and Spanish-speaking households, of which about 96% can trace their family’s origin to Mexico or Puerto Rico (NCFH, 2018; Zalaquett et al., 2007). According to the Migrant Clinicians Network (2020), many of these families have permanent residency in the U.S., while some may be working without authorization. The dominant narrative around migrant farmworking families, however, is that they are of Mexican descent, do not speak English, are poor, and are undocumented (Gildersleeve, 2010).

As a result of these negative and stereotypical depictions, migrant families often find themselves immersed in anti-immigrant, anti-bilingual, and anti-affirmative action climates in which their children endure toxic learning environments (Ceja, 2006; Núñez, 2014; Torrez, 2014). The average grade completion for migrant farmworking children is the eighth grade (Zalaquett et al., 2007). To avoid having to manage racist classroom environments, many children instead opt to work in the fields with their families to help increase their household income (Martinez & Cranston-Gingras, 1996). Moreover, migrant farmworking children who persist in their education must navigate a complex landscape of educational state requirements because of their constant mobility (Gildersleeve, 2010; Zalaquett et al., 2007). Moving back and forth between states and school districts places migrant farmworking children at risk of being

held back a grade level. However, with the support of migrant services and programs, some children manage to persist and make it to college with the hope of positively altering the trajectory of their family's future (Kao & Tienda, 1995).

Scholars investigating the educational experiences of MFCS have highlighted how federal, state, and local programs facilitate MFCS' academic success at a young age (Núñez, 2017; Pappamihel, 2004; Rodriguez-Valls & Kofford, 2017). Other scholars have looked at how cultural and familial values and practices enable MFCS to persist in their education (Bejarano & Valverde, 2012; Martinez et al., 1994). Specifically, scholars have found MFCS use their family's migrant lifestyle as a source of motivation to go to college and graduate (Araujo, 2011; Escamilla & Guerrero Treviño, 2014). Accordingly, this literature review is inclusive of cultural and familial nuances that sustain MFCS throughout their K–12 educational endeavors. The following section explores the federal, state, and local programs that support migrant students in the K–12 sector. My goal in highlighting these programs is both to provide a general understanding of the services that exist for migrants and to demonstrate the national impact of these programs on MFCS' college enrollment and persistence.

Academic Support Programs for Migrant Students in K–12

In this section, I discuss the programs that emerged from the Elementary and Secondary Education Act (ESEA) of 1965. The ESEA is a federal policy passed into law in 1965 to support the creation of educational services for low-income communities (P.L. 89-10). In 1971, the ESEA was reauthorized to include children from migrant farmworking families. National policies like the ESEA dictate the nation's priorities, making it important to understand how it came to impact MFCS' academic success. To demonstrate the critical role migrant advocates, educational leaders, and other stakeholders had in shaping the development and success of

migrant-centered educational services, I focus on the Office of Migrant Education (OME) and two of its programs: the Migrant Education Program (MEP) and the High School Equivalency Program (HEP). Without leaders committed to spearheading these efforts, the educational concerns of MFCS and their families would fall to the wayside of policy (Salinas & Franquíz, 2004). What follows is a brief overview of the programs that resulted from passage of the ESEA and how they impact migrant farmworking students' educational experiences.

Office of Migrant Education

The federal Office of Migrant Education (OME) was created to support state educational agencies (SEAs) in assisting migrant students through their K–12 education. The OME facilitates state and national grant programs that help children from migrant farmworking families and non-traditional migrant farmworking students to complete high school or receive a GED. In this regard, the “non-traditional student” designation encompasses migrant students who dropped out of school at an early age. The OME’s programs include the Migrant Education Program (MEP) and the High school Equivalency Program (HEP). OME also has a college transition program (see the College Access Migrant Program) that I discuss later in this chapter. While the aim of the current study did not focus on these services specifically, my overview of the OME’s programs provides a glimpse of the cultural values and norms that influence MFCS’ educational trajectories. In this section, I address key components of MEP and HEP to contextualize these initiatives and illustrate how migrant support programs help migrant students move as seamlessly as possible through the U.S. education system.

Migrant Education Program

The Migrant Education Program (MEP) was created in 1966 to provide financial support to states for the development of programs that help identify, track, and support migrant students’

educational progress. These programs focus on providing “academic instruction; remedial and compensatory instruction; bilingual and multicultural instruction; vocational instruction; career education services; special guidance; counseling and testing services; health services; and preschool services” (Gibson & Bejinez, 2002; U.S. Department of Education, 2019). The MEP serves as a beacon of hope for many families concerned about their children’s academic future but who do not have the tools necessary for navigating the U.S. education system (Gibson & Bejinez, 2002; Ward & Fránquiz, 2004). SEAs can apply for the MEP grant to implement a variety of programs and services that assist students from migrant farmworking families in their K–12 education.

Through qualitative study, Gibson and Bejinez (2002) have explored how one MEP program created an environment that helped “nurture and sustain an academic disposition and determination on the part of migrant students” (p. 157). The research team found two staff members employed in a MEP-funded program at a high school in California helped create a safe space for migrant students to receive additional academic support without the burden of feeling isolated for “code-switching” (p. 167) or feeling othered by their peers and teachers (Gibson & Bejinez, 2002). As the majority of migrant farmworking students come from Spanish-speaking households, many grow up speaking both Spanish and English and code-switching between both languages. The MEP-funded program was able to successfully reinforce strong relationships between instructors and students because the MEP instructors’ backgrounds were like that of the students’ (Gibson & Bejinez, 2002), a key programmatic practice in migrant services and programs. While the programs supported by MEP are centered on migrant children in traditional K-12 levels, there are other programs that support migrant students who drop out of school to help their families with farm work.

High School Equivalency Program

The High School Equivalency (HEP) program was created to help migrant students who dropped out of high school complete their GED (Helsinki Commission, 1993). The HEP's goal is to "help individuals over the age of compulsory school attendance, usually after the age of 16, to obtain the equivalent of a secondary education diploma and subsequent employment or begin post-secondary education or training" (Helsinki Commission, 1993, p. 78). Unlike the MEP, post-secondary education institutions qualify to apply for the HEP grant. Additionally, HEP grant programs are situated, or housed, within colleges and universities to expose HEP participants to college settings (Martinez & Cranston-Gingras, 1996). In 2015, the HEP had 28 continuing (i.e., renewed) projects and 15 new projects, with a total of 43 HEP projects across the U.S. (U.S. Department of Education, 2015). HEP programs are not only concerned with students' high school degree completion, but also with helping participants pursue college degrees. Most HEP programs provide GED completion assistance, counseling, post-graduation job placement, healthcare, stipends, college campus housing, and cultural and academic support programs (Cranston-Gingras, 2003). Some HEP programs also provide night classes, a structure specifically tailored to their migrant lifestyle. Such educational services eliminate the need for students to compromise their educations and livelihoods.

In addition to considering the barriers migrant farmworking students face in regard to educational access, Martinez and Cranston-Gingras (1996) have argued researchers and educators must also understand how migrant farmworking students "belong to a culture different from that of the mainstream [...] it is important to recognize that migrant students are embedded in a very complex web of social realities that often lead to discrimination and lack of societal support" (p. 35). Núñez (2014) has affirmed this by challenging education researchers to

consider multiple levels of intersectionality beyond social identities to effectively comprehend how external and historical forces shape im/migrant⁶ students' experiences. Understanding the role and purpose of HEP and MEP help us understand how migrant students' lives are shaped by multiple factors.

Since its inception, the Office of Migrant Education (OME) has worked to support programs that center the academic persistence of migrant farmworking students. These programs are ultimately meant to help migrant farmworking children keep pace with their peers, graduate with a high school diploma or GED, and pursue post-secondary education. In the context of this study, it is important to note that some of these programs offer information and guidance on financial topics. However, no research to date has looked closely at how these programs do so or how these programs' services impact MFCS' financial standing. Programs in which such topics may be covered are college access points, or programs that expose MFCS to college. However, scholarship on these access points has primarily focused on MFCS' uneven access to college, which includes college affordability. The following section thus looks at college access points and the MFCS' experiences accessing and attending college.

Migrant Farmworking College Students and their College Experiences

MFCS are typically the first in their families to go to college and thereby exhibit many traits associated with first-generation college students (FGCS) (Pascarella et al., 2004). Research on FGCS has highlighted the extent to which many FGCS come from Hispanic households and limited-income families (Terenzini et al., 1996). When it comes to the college-going process—

⁶ Here, I lean on Lopez's (2001) definition to demonstrate the multiple labels inherent in the word "migrant" to show how the term "im/migrant" refers to the migrant community's dual statuses. "Immigrant" refers to individuals born outside the U.S., irrespective of their U.S. citizenship status, while "migrant" refers to the federal designation for describing people who follow the migrant streams in search of agricultural work. In this example, parents of MFCS may be immigrants to the country and migrate as a source of income. Their immigrant statuses have different sociopolitical implications for how they navigate the U.S., as does their migrant lifestyle.

that is, the steps and decisions one makes in going to college (Hossler & Gallagher, 1987)—migrant farmworking families often turn to their families and communities for help (Núñez, 2009). Reyes (2009) has described these family and community relationships as “key-interactions” (p. 110) that go beyond the everyday interactions between students, teachers, and college advisors. Instead, it is often older siblings who have gone through the college-going process that help their siblings make informed college decisions. The networks migrant farmworking parents develop via migrating can also be seen as key interactions through which parents support and guide one another in navigating college and education in general (Reyes, 2008). Ultimately, when MFCS make it to college, they take their K–12 educational experiences and their community cultural wealth (CCW) with them to navigate their college experiences (Yosso, 2011). Migrant scholars studying MFCS have tended to focus on college access points, such as the Migrant Student Leadership Institute (MSLI) and the College Assistant Migrant Program (CAMP). College access points are programs and services that help migrant farmworking students gain access to and transition into college with the goal of influencing their decisions of which college to attend (Núñez & Gildersleeve, 2016).

In the following section, I present the literature on these two programs and a comprehensive overview of the literature on MFCS’ diverse college experiences. I begin with research on MSLI and CAMP because studies on these programs have particularly focused on students’ migrant farmworking identity. Since this study is grounded in MFCS’ cultural and familial upbringings, these studies provide relevant insight into the experiences and challenges my co-researchers have encountered. I close this section with a discussion on how MFCS navigate college to further illustrate how they implement financial practices.

Migrant Student Leadership Institute

The Migrant Student Leadership Institute (MSLI) was established in 2000 at the University of California, Los Angeles (UCLA). MSLI is a university-led initiative that serves high-achieving migrant students in the state of California. Every summer, the institute admits rising seniors who demonstrate leadership qualities and limited language proficiency, as measured by standardized exams and a GPA of 3.0 or above. The program aims to influence students' "motivation, persistence, leadership, literacy, social science knowledge, and college participation" (Núñez, 2009, p. 185). In their extensive work with MSLI, Núñez and Gildersleeve (2016) have questioned the meaning of college access for prospective MFCS in relation to national and state-based anti-bilingual, anti-affirmative action, and anti-immigrant policies, especially given that California has a sizeable population of migrant farmworking families. The MSLI provides equitable educational opportunities to prospective MFCS with the goal of producing community advocates and enrollment in the state's top institutions (Migrant Student Leadership Institute, n.d.). Part of the institute's curriculum includes a critical approach to analyzing institutions of higher education and deconstructing these institutions in terms of how they do or do not serve marginalized communities (Núñez, 2009). Through a quantitative analysis of migrant students who participated in MSLI and those who did not, Núñez (2009) found more than 50% of MSLI participants applied to schools in the University of California (UC) system. Out of those who applied, 87% were admitted into a UC school, with 75% of MSLI participants enrolling in a California college compared to those who did not participate in MSLI.

Gildersleeve's (2010) ethnographic study with 12 Mexican migrant students who participated in the MSLI program has further explored how these students came to understand

college access. The author specifically found MSLI provided students with the tools for understanding their broader role in achieving a higher education in the U.S. In other words, MSLI helped the students develop “academic, college-going, and sociocritical literacies that encouraged them to apply to colleges and universities that best fit their unique skills and assets” (p. 524). Research has shown that students from marginalized backgrounds often do not have access to rigorous learning experiences that prepare them for college (Gildersleeve, 2010). Because of this, one of MSLI’s key activities is engaging students in rigorous writing activities. In particular, students were “invited to write about their personal, family, and community histories [...] in the language they felt most comfortable” (Núñez & Gildersleeve, 2016, p. 525) and as a result, the participants developed confidence in their writing. Students were also invited to analyze California’s higher education system and “identified considerable structural inequities that have excluded people from their backgrounds” (Núñez & Gildersleeve, 2016, p. 526).

While the focus of Gildersleeve’s (2010) and Núñez’s (2009) studies was not financial aid, the program’s approach to helping migrant farmworking students visualize themselves in college consisted of a well-rounded curriculum that addresses aspects of the college-going process, including college affordability. These types of learning environments helped participants challenge their understandings of college and helped them see themselves as part of the college-going narrative. Importantly, for many of these students, being a migrant became a source of inspiration that gave them purpose and direction in their decision to attend college and continue with their education.

Araujo (2006) has labeled these sources of inspiration as “pedagogies of the fields” (p. 143) and has used them to describe the level of educación migrant students receive in working alongside their parents. Educación has been defined as an all-encompassing form of education

that incorporates the values, morals, and life lessons of the Latinx community with classroom learnings (Reese et al., 1995). Together, these studies indicate a clear valuing of college education among migrant students. Alvarez McHatton et al. (2006) have similarly analyzed the college-going perceptions of 57 high-achieving migrant students and found the students attributed their success to belonging to a “minority group”—Latinx and migrant—because it instilled in them a strong work ethic (p. 29). Yet, although the migrant students used their lifestyle as a source of motivation for pursuing their education, they were well aware of the labels and stereotypes imposed on them, such as the ideology that college is not for them (Graff et al., 2013). Programs like MSLI ultimately helped students dismantle such ideologies and empowered them to envision themselves succeeding in the ivory tower.

For some, pre-college programs like MSLI empowered them to think differently about college and their future aspirations. Yet, it is still important to recognize that MFCS have different experiences of enrolling in and attending college. Research on the College Assistance Migrant Program has yielded valuable insights into MFCS’ experiences in this regard. Readers should note the studies reviewed in the next section are not exhaustive, as some MFCS attend college without association with migrant college support programs.

College Access Migrant Program

The College Assistant Migrant Program (CAMP) is a federally funded grant program facilitated by the OME (Office of Elementary & Secondary Education, 2019). Colleges and universities are eligible to apply if they can show they have a substantial MFCS population, as determined by the grant application. In the 2017-2018 academic year, there were 53 active CAMPs across the U.S. serving a total of 2,371 MFCS. The program’s primary objective is to fund the first year of a student’s college career and provide supplemental academic, emotional,

and professional services to facilitate their success. Scholars studying MFCS continue to research CAMP's impact on participants' academic success and college experiences because the students' college completion has broader implications on their families' socioeconomic standings (Cranston-Gingras et al., 2004a; Martinez & Cranston-Gingras, 1996; Martinez et al., 1994; McHatton et al., 2006; Ramirez, 2012; Reyes III, 2007; Zalaquett et la., 2007).

CAMPs use recruitment practices that help inform students and their families about college. In many cases, they function as a recruitment tool for colleges and universities. Institutions that successfully receive CAMP grants may decide how to best use the funds awarded. Willison and Jang (2009) have explored the impact of CAMPs through an analysis of the annual budgets of 64 programs between 2002 and 2006. They collected data on the number of students funded, the number of actual students served, the number of students who completed their first year, and the number of students who continued to their second year. The authors found that about \$62 million was awarded to 64 programs across the U.S. with the intent to serve 8,225 students. The most striking finding they found, however, was that while some programs aimed to serve a specific number of MFCS, about one third failed to serve this intended number of students. This means MFCS who enrolled at an institution with a CAMP grant may have ultimately decided not to attend college. Such decisions can be attributed to a number of factors, such as a lack of funding support, limited academic support, and personal factors like staying close to family or supporting their families' livelihoods. Nonetheless, Willison and Jang's (2009) study showcases the need for financial support among MFCS and simultaneously highlights external factors MFCS must contend with when attending and enrolling in a college or university.

While CAMPs ultimately provide participants with scholarships, Willison and Jang (2009) have pointed out that CAMP also provides a “sense of belonging” (p. 259) to participants by embracing their identities. Similarly, and more pertinent, Araujo (2011) has emphasized how CAMPs nurture MFCS’ cultural capital to empower them to successfully navigate higher education. By immersing herself in 18 CAMP students’ experiences of college orientation activities, first-year seminar classes, and community service projects, Araujo found various forms of capital helped MFCS navigate a university in the southwest. Her observations, individual interviews, and focus groups indicated CAMP was instrumental in enhancing the students’ social and navigational capital. The CAMP staff were especially helpful in administering direct one-on-one assistance with financial aid and scholarships, which helped participants envision themselves attending college. Affordability is a barrier for many first-generation college students and students who come from limited-income households, such that, without the proper assistance, many forgo attending (Goldbrick-Rab, 2016). CAMP helps alleviate this burden for MFCS.

Navigating College

In addition to financial insecurity, MFCS also face significant challenges transitioning from K–12 to college and navigating higher education. Research continues to demonstrate the ways MFCS navigate academic spaces that continuously relegate them to the margins (Reyes, 2006). These students often bear the responsibility of being the first in their families to move through different educational worlds. This transition can cause marginalized students, especially students of color, to experience unprecedented tensions between their ethnic and racial identities. In a study with Latino college students, Torres (2003) found students who transitioned from majority Hispanic settings to monolithically White settings were more likely to increase their

ethnic identity development. For students from migrant farmworking backgrounds, the constant displacement in educational settings forces them to question their ethnic identity development at an early age, which can lead to the development of a strong connection to their identities (Crockett et al., 2007; Zalaquett et al., 2007). In Zalaquett et al.'s (2007) quantitative survey with 52 CAMP participants at a university in Florida, 56% of those surveyed recognized and felt their high schools did not make enough effort to help “teach cultural understanding or acceptance or to understand the cultural assets and contributions of Latina/o students” (p. 144).

People who hold complex identities, such as MFCS, are often more susceptible to high levels of acculturative stress (Lueck & Wilson, 2011; Torres, 2003; Sanchez & Fernandez, 1993). Acculturative stress arises when individuals attempt to acclimate to another culture while also attempting to retain the values and customs of their own culture. For MFCS, acculturative stress can stem from inconsistency in cultural values and practices, linguistic stereotyping, and discrimination (Crockett et al., 2007; Kang & Rubin, 2009; Graff et al., 2013; Martinez et al., 1994; Zalaquett et al., 2007). A study by Mejía and McCarthy (2010) surveyed 168 Mexican American migrant and non-migrant college students to assess how stress in college manifested differently between both groups. Although they shared certain ethnic identity markers, migrant students exhibited higher levels of stress in navigating different cultural and educational spaces due to their high levels of mobility. Although MFCS must navigate unfamiliar education spaces and manage acculturative stress, they benefit from the support and services of migrant staff and advocates in the K–12 sector and in college.

The most effective of these advocates build upon MFCS' self-efficacy, or belief in oneself. Self-efficacy has been found to be the most common attribute contributing to migrant college students' college persistence. From “Latina resiliency” (Graff et al., 2013, p. 338) to self-

authorship (Reyes, 2006; Magolda, 2008), migrant students have described their layers of community cultural wealth (Yosso, 2006) cultivated by migrant advocates on college campuses (Escamilla & Guerrero, 2014) that led to their development of self-agency. Like precollege programs (i.e., MSLI) that serve as anticipatory socialization vehicles (Attinasi, 1989; Gildersleeve, 2010), CAMP and similar programs have been shown to build migrants' college knowledge (Araujo, 2011).

As such, several studies have examined how migrant students who participate in precollege programs (e.g., CAMP) and enter college with access to support services are more likely to achieve success (Núñez, 2009). For instance, Mejía and McCarthy (2010) examined how cultural values played out in MFCS' educational attainment and particularly emphasized the importance of psychological support services. This is particularly relevant to CAMP and programs like it because curriculum, services, and program staff aim to foster ethnic and cultural pride among their students so MFCS can envision themselves as part of the university community. Other qualitative studies have emphasized how migrant support programs and college access empowered participants to think critically about their lived experiences and identities, especially as college students (Danzak, 2015; Núñez & Gildersleeve, 2016). This critical introspection allowed MFCS to analyze their place in society and thereby influenced their educational decisions.

In their examination of 10 former CAMP students who graduated college and obtained jobs or furthered their educations after graduation, Escamilla and Guerrero (2014) found CAMP practiced a form of "concerted cultivation" (p. 161) via its focus on migrant students' cultural values. Concerted cultivation is the parental nurturing of the values necessary to succeed in a predominantly White, middle- and upper-class society that are generally passed down by middle-

class families (Lareau, 2011). CAMP provided a version of this by framing migrants' funds of knowledge as forms of motivation. As a result, the students were able to redefine success on their own terms, according to their own goals. Funds of knowledge are an accumulation of culturally significant sayings and values essential to one's personal development (Moll et al., 2002; Kiyama, 2011). Migrant students envision success not as an individual, academic goal, but as a goal that included family and personal development (Araujo, 2012; McHatton et al., 2006; Reyes, 2007). Indeed, for many MFCS, going to college is a family endeavor rooted in a motivation to ease their parents' burden of laboring in the fields and to achieve healthier and more stable forms of family income. For many MFCS, college is therefore a step toward realizing financial goals that will benefit them and their families.

College Students and Financial Issues

College is often the first-time students make independent financial decisions and employ financial practices. They gain these financial practices from family, friends, and community. Importantly, existing research suggests these practices can have long-term implications for students. For example, scholarship on college students and financial topics have shown financial anxiety, financial literacy, and financial wellness are closely connected to college students' retention and persistence (Trombitas, 2012). As most MFCS are the first in their families to go to college, they must not only learn the intricacies of a new space, but also navigate everything that comes with being a college student, including financial practices. In what follows, I present research on financial literacy and emotional responses to these practices to associate how money impacts college students' experiences beyond the academics.

Financial Literacy

Financial literacy can be understood as “knowledge and skills related to money management” (Beverly & Burkhalter, 2005, p. 121). It includes practices for credit card usage, buying a home or a car (Fox et al., 2005), and in some cases, how to invest money, take out a loan, and how to buy insurance (Jacob et al., 2000). Other scholars have described financial literacy as a combination of knowledge, meaning making, and decisions (Mason & Wilson, 2000; Vitt et al., 2000). Being financially literate means achieving a level of financial stability where healthy credit affords opportunities to acquire assets like homeownership and life savings. Building financial literacy skills early on is thus considered important to securing a financially secure future.

However, research on college students and financial literacy has found college students tend to make uninformed financial decisions at alarming rates (Chen & Volpe, 1998). One study on college student credit card use found students were more likely to misunderstand how credit cards work and develop credit card debt (Warwick & Mansfield, 2000). Moreover, Warwick and Mansfield (2000) have argued credit card companies practice predatory behavior on college campuses to get college students to sign up for credit cards without educating them on how to use the cards. In this way, they take advantage of students’ under-developed ability to make sense of their financial situations with paying rent, reading bank statements, and negotiating rental contracts. Scholars like Fox et al. (2005) have argued for the need to incorporate financial education into college curriculum and include financial interactions relevant to college experiences. In a quantitative study by Cude et al. (2006) that surveyed over 3,000 college students at Louisiana State University (LSU) and the University of Georgia (UGA), 70% of those surveyed credited their financial behaviors to their parents. This is consistent with research

that has emphasized family as the first and often primary influencer of students' financial management (Shim et al., 2010; Webley & Nyhus, 2006). Parents are key "socialization agents" in the development of their children's financial behaviors (Danes & Rettings, 1993). Cude et al. (2006) additionally reaffirmed the need for financial education in college curriculums. Its inclusion may help lessen the uninformed financial decisions that lead to debt accrual and the development of financial anxiety.

Stressors Related to College Finances

Concerns over college finances have been found to be a leading stressor among college students (National College Health Assessment, 2011; Northern et al., 2010; Ross et al., 1999). Financial anxiety, or financial stress, is the psychosocial, psychological, or emotional response to personal finances (Northern et al., 2010; Shapiro & Burchell, 2012). A study by Inceptia (2012) found four top stressors for college students had to do with finances (Trombias, 2012). These stressors included the repayment of student loans, the cost of college, borrowing money for college, and finding a job after graduation (Joo et al., 2008; Ross et al., 2006; Trombitas, 2012; Wharton, 2007). For example, students in their first year and those preparing to graduate demonstrated higher levels of financial anxiety (Trombitas, 2012). First-year students may experience high levels of financial distress because college may be their first time managing their own expenses, while students close to graduation experience financial distress regarding loan repayment and determining the next steps in their careers.

Students who experience financial anxiety often respond by taking fewer credit hours and working more hours. Some, ultimately, drop out. The correlation between credit hours and working hours has been echoed in Goldrick-Rab's (2016) work with the Wisconsin Scholars program. Five of the six student stories featured in the study indicated students coped by taking fewer courses and working more hours to help cover the exorbitant costs of their tuition and fees.

These decisions inevitably impacted the students' academic performance and for many, dropping out of school altogether was the only recourse. Given this, it is critical to understand how students respond to financial anxiety, especially in the context of supporting college students from financially vulnerable populations.

To support students with their financial decisions, some scholars and practitioners have focused their efforts on financial wellness. Financial wellness is defined as one's relationship with money (National Financial Educators Council, n.d.) and is a multidimensional approach to understanding the connection between financial knowledge and action, with the goal of preventing the stress of financial struggles. Essentially, financial wellness requires knowledge, planning, and the modification of habits. In 2014, the Center for the Study of Student Life at The Ohio State University released the first Study of Collegiate Financial Wellness (SCFW). The SCFW is a multi-institutional study that explores the multi-dimensionality and day-to-day financial lives and behaviors of college students. The survey considers students' experiences in the areas of borrowing, persistence and completion, attitudes towards loan delinquency and default, credit card use, financial literacy, and financial self-efficacy. The survey is also an opportunity for researchers to disaggregate the data and take a closer look at how these factors compound with one another and impact students from marginalized populations. For instance, Latino students were found to be more likely to pay for college using stipends from their jobs than any other student population (SCFW, 2014). It can likely be assumed that these students avoid taking out loans so they do not graduate with debt, which may help alleviate stressors associated with financial anxiety.

Studies on financial topics like these and college students have tended to be quantitative in nature for the purposes of producing statistics that can help college financial educators

develop programs and services that help college students make informed financial decisions. However, students bring with them a diverse set of lived experiences that inform their financial decisions. Without understanding college students' lived experiences in this regard, college financial educators may miss out on creating financial education programs grounded in and that draw strength from cultural and familial values. MFCS are a unique set of students who employ diverse forms of money management that are not traditionally considered or included in financial education programs. This has caused some scholars to turn to local financial education programs that work with migrant farmworking families to understand how they make sense of money. As recognizing farmworking families' unique financial practices can help college financial educators bring the needs of MFCS from the periphery, I focus on the unique financial needs and practices of migrant farmworking families in the final section of the literature review.

Migrant Farmworking Families and Financial Practices

To date, no extensive research has been done on migrant farmworking families' financial practices. Some studies have, however, examined immigrant Latinx families and financial literacy in sociology and economics more broadly. For example, Meraz et al. (2013) surveyed recent immigrant families' experiences with a financial literacy program and found the program enabled families to retain more knowledge on financial literacy and improve their financial situations. This study demonstrates both the impact of financial literacy on immigrant families and the families' willingness and ability to hone their financial practices when given access to quality programs and services. It has also been found that immigrant families with ties to Mexico had distal and proximal influences shaping their financial literacy practices. Distal influences arise from "cultural underpinnings, societal norms, peer relationships, or economic conditions and characteristics" (Danes & Yang, 2014, p. 55) and proximal influences come from the

“values, beliefs, attitudes, and experiences that are central to family financial socialization” (Danes & Yang, 2014, p. 54). Put differently, scholars have found Mexican immigrant families often must negotiate particular societal and cultural pressures when making financial decisions.

A common distal influence many Mexican immigrant families must face is the move from their home country to the U.S. in search of better opportunities. This is a common narrative among MFCS and their families and shows up when students identify their parents as a primary source of inspiration to their continued success. Migrant parents sacrifice much in moving to the U.S. to give their children the opportunity for better educations (Cuevas, 2019; Escamilla et al., 2014; Luedke, 2020). In addition to sustaining their families in the U.S., they must also manage proximal influences—that is, the sending of remittances home to parents, families, and in some cases, community members. Together, these influences impact how Mexican immigrant communities practice financial management skills.

One such skill is the *tanda*, a communal form of banking in the Mexican immigrant community that helps members build credit (Kurtz & Showman, 1987; Roberts, Frank, & Lozano-Ascencio, 1999). Other forms of financial management common in immigrant communities include remittances, which help sustain economic practices in their home communities (Smith, 2006). Such practices have yet to be explored in scholarly discourses on financial practices, which has erased culturally rooted financial practices from current understandings of money management. Research on financial anxiety and financial wellness has additionally ignored the significance of familial and cultural influences on students’ financial practices. As such, a more proactive approach to understanding the communal development of financial practices is needed and has the potential to disrupt and more equitably reframe prevailing conceptions of families’ and students’ financial practices.

Economic mobility has long been defined in terms of graduating college and receiving a degree (Institute of Higher Education Policy, 2005). However, rising college costs have forced many from limited means to succumb to college debt. Some find other means to cover the cost, but often do so at the expense of prolonging their graduations and completing their degrees. For MFCS, earning a college degree is particularly transformative for themselves and their families. Yet, paying for college and navigating the challenges of receiving a college degree bring unique risks and opportunities to MFCS that must be successfully juggled to finish their degrees. Their migrant backgrounds and cultural values can empower them to use the lessons passed down by their families to remain steadfast in their goal of being the first in their families to graduate college. Although financial management skills are some of the most important of these lessons, MFCS' financial practices remain unexplored in the literature, leaving us with an incomplete picture of how finances affect college students.

The literature review in this chapter provides a look into the types of educational experiences MFCS navigate in college and the opportunities they have to persist in degree completion. While this review also covered the ways college students navigate college costs, researchers have yet to engage MFCS' financial practices, particularly in terms of the cultural and familial aspects of said practices and how they affect financial anxiety, financial wellness, and financial literacy more broadly. To address this gap, the present study explores MFCS' financial practices through the lenses of family and culture to account for non-traditional approaches to achieving financial stability.

Conceptual Framework

This study is grounded in a conceptual framework designed to draw on MFCS' lived experiences with college and financial practices from an "integrated" perspective (Liehr &

Smith, 1999; Imenda, 2014). As the migrant narrative is complex and ever evolving, it cannot be accurately interpreted with a single lens. Migrant farmworking families live highly mobile lives sustained by multiple flows of income throughout the year. As a result, they develop strategies for employing financial practices that are not traditionally recognized as valid forms of financial knowledge. I thus constructed my conceptual framework by considering the multiple lenses through which I might effectively capture the migrant farmworking community's nuanced practices (Miles & Huberman, 1994). To answer the research questions, I assembled a conceptual framework centered on funds of knowledge with an emphasis on *consejos*. In the following section, I define funds of knowledge and *consejos* and explain how I put them into a cohesive framework.

Defining Funds of Knowledge

Funds of knowledge (FoK) have been defined as “strategic and cultural resources” found in Mexican American households (Vélez-Ibáñez & Greenberg, 1992, p. 313). More specifically, FoK are understood to be historically accumulated knowledge passed down by generations of family and immigrant community networks (Vélez-Ibáñez & Greenberg, 1992, p. 319). Vélez-Ibáñez (1988) first explored FoK among migrant communities, describing them as survival tactics for combating the sociohistorical forces that impact migrant households' economic security. Rios-Aguilar and Kiyama (2018) have added that FoK materialize within systems of oppression as marginalized communities push back against dominant structures and barriers meant to suppress their community's economic mobility. Since its inception, scholars have worked to articulate tenets describing the location, evolution, and transformation of funds of

knowledge. Ramos and Kiyama (2021) became the first to compile six core tenets of Fk⁷. The tenets are as follows:

1. Fk support communities in challenging uneven power structures. As strategic resources, they help mediate the uncertainties caused by economic disparity, political inequality, and differential access to institutional resources.
2. Fk include a variety of contexts, such as familial, household, neighborhood, institutional, and community contexts. Though a large body of research on Fk has primarily taken place within the familial context, Fk exist and manifest across other settings, including communities, relationships, and formal institutions. That is, Fk can transcend the familial and empower Fk holders to navigate societal inequities.
3. When not present in households, Fk are accessed and developed through social networks, which challenges notions of historically underserved communities as socially unorganized. When Fk cannot be consistently accessed within social networks and communities, individuals must often turn to formal institutions for assistance.
4. Fk include dynamic cultural practices, such as faith and spirituality, and are not simply “a grab bag of tamales, quinceaneras, and cinco de mayo celebrations” (Gonzalez et al., 2005, p. 456). As Fk are grounded in lived sociopolitical contexts, they are also inclusive of labor histories.
5. At the core of Fk is a sense of *confianza* (mutual trust) as a response to contextual uncertainties and resource scarcity.

⁷ When referring to the work of Ramos and Kiyama (2021), I use “FK” because they use “FK” in their article to refer to funds of knowledge.

6. The oral tradition as a means of survival is a key principle of Fk (Kiyama, 2011; Stack, 1974), as Fk are transmitted orally through the generations. The oral tradition is thereby a method for building information and for communicating lessons across generations and cultivates trust within networks.

Exploring the forms of FoK in migrant farmworking communities is critical to developing a comprehensive picture of how some of the most economically vulnerable populations in the U.S. thrive despite the continual threat of anti-immigrant attitudes and policies designed to suppress their economic mobility (Núñez, 2014). The U.S. education system is the penultimate place wherein im/migrant communities go to transform their futures. Scholars studying and using FoK have argued these forms of knowledge should therefore be built into pedagogies to help create more inclusive and equitable learning spaces for Latinx students. In the following sections, I detail how FoK has been applied in K–12 education and in higher education, respectively, as well as what we can learn from these applications going forward.

Funds of Knowledge in K-12 Education

Moll et al. (1992) first explored FoK in K–12 settings to help teachers draw on the knowledges students bring from their homes. Using a collaborative, qualitative approach, Moll and his team studied household and classroom practices among Mexican communities in Tucson, Arizona. They used a series of qualitative methods, including ethnographic observations, interviews, life histories, and case studies, to understand how FoK materialized in the households. As part of their methods, the research team had teachers serve as collaborators and asked them to conduct ethnographic observations of the families. The team interviewed families at their homes so participating teachers could observe first-hand how FoK were present in their students' home spaces.

Motivated by the parents' interest in their children's schooling experiences, teachers took the initiative to explore ways of bridging students' home learning to classroom learning. One teacher, for example, facilitated a lesson on architecture that invited students to research different forms of architect work. The teacher asked students to invite parents who worked in construction to share the "rural skills, experience, and technical knowledge" (p. 317) they gained from working in the fields. In this way, FoK was used to help dismantle traditional forms of learning in U.S. classrooms and to establish *confianza*—mutual trust—between the teacher and parents via the teacher's genuine interest in learning more about their students' cultural and familial values. Since this study, other scholars have used the FoK framework to explore Latinx parents' involvement in their children's early schooling experiences (Alfaro et al., 2014; Hogg, 2011). Given that Latinx students are now accessing higher education at unprecedented rates, scholarship has been further extending FoK to college settings to understand the continual impact and role Latinx families and communities play in students' college journeys.

Funds of Knowledge in Higher Education

Kiyama (2011) has applied the FoK framework in examining how Mexican American parents' ideologies and aspirations inform their children's orientation to college. Scholars have argued Latinx parents care about their children's educational aspirations beyond K–12 (Auerbach, 2004). Given this, Kiyama (2011) was particularly interested in how those aspirations transferred to higher education. Through a combination of semi-structured interviews and oral history interviews, the author engaged parents in a parent outreach program hosted by a local university and identified two unique cultural practices that influenced the Mexican American parents' ideologies regarding college: social networks and symbols.

In the FoK literature, social networks are “the means by which information is channeled from one member to another” (Kiyama, 2011, p. 341). In Kiyama’s (2011) study, social networks came in the form of family members who had attempted college or who were associated with college through employment. For instance, one participant in the parent outreach program had extensive knowledge of the physical space of campuses because of his work as a vending machine repairman. As a result, he was able to pass down information about campuses to his family in emphasizing the importance of education. Symbols, on the other hand, acted as markers for the next step in a child’s life. The parent participants were particularly enamored by the symbolism of the college ring and college football, and used these symbols to discuss college with their children. One father and his daughter bonded over college football and university bands, which enabled him to help his daughter develop college aspirations. While her father may not have known the process of applying for college, he knew about college through his love of football and used that knowledge to help his daughter research for her future education. While these examples demonstrate how parents can help cultivate college aspirations in their children, such aspirations do not negate concerns over college affordability.

It is important to note here that Mexican American parents had to continuously navigate the tensions between the importance of a college education and their concerns over how to pay for that education. In this regard, Kiyama (2011) observed the parent participants to be open and willing to change their lifestyles to help their children attend college. Through the parents’ understanding (i.e., knowledge) of college affordability, they explored methods for helping to make college possible for their children. For example, one parent shared her willingness to move into a one-bedroom apartment to support her child. College affordability was therefore just “one [more] barrier to overcome” (Kiyama, 2011, p. 347). Since Kiyama’s study, scholars have

applied FoK to understand how funds of knowledge are embodied and transferred to the college context (Marsical et al., 2019; Luedke, 2020). However, most of the work on FoK has explored parents' perspectives of transferring knowledge to children.

Luedke (2020), in contrast, was one of the first to apply FoK to college students. She specifically explored how FoK can be transferred from students to their families instead of only being transferred from parent to child. Luedke (2020) examined how the accumulated cultural capital of first-generation Latina/o/x students transformed into FoK within their families. Meaning, the participants in her study shared what they had learned about the college process and experience with their family members, who then passed these learnings to other family members. Luedke theorized that, over time, this new knowledge accumulates among families, and the accumulation of their funds of knowledge impacts future generations. In general, Luedke demonstrated how FoK are not limited to a single household, but more widely encompass how families distribute knowledges among their social networks.

The exchange of FoK between generations may result in new forms of social and economic mobility (Vélez-Ibáñez & Greenberg, 1992) that enable future generations to apply to college or aspire to other forms of educational advancement. In terms of MFCS and financial practices, this “cycle of bi-directional sharing” (Luedke, 2020, p. 20) may evolve generationally and inform new ways of understanding MFCS' college financial experiences. Although a deeper investigation of this bi-directional process is beyond the scope of my study, Luedke's work provides valuable insights into the ways college students cultivate FoK while navigating college.

I now draw on the FoK literature to understand how MFCS use lessons and practices from their migrant culture and homes to navigate money management. When MFCS enter college, they do so “having had the benefit of constant and intense social exchange relations”

that influence how they navigate higher education (Velez-Ibanez, 1995). MFCS also bring with them a critical awareness of their social positioning and an ethic of hard work to change their positionings (Gildersleeve, 2010). To understand how FoK might manifest in relation to MFCS' financial practices, I conducted a pilot study with five MFCS who had recently graduated. I found the work of Velez-Ibanez especially helpful for analyzing the pilot data (see Table 1).

Table 1.
Anticipated Funds of Knowledge in MFCS

Social Skills	Economic and Strategic Information
- Cultivating relationships between educators	- Stretching money
- Networking skills	- Sharing financial resource information
- Negotiation skills	- Prioritizing expenses
- Sharing room spaces	- Carpooling
- Stepping out of your comfort zone	- Planning for the future

From Velez-Ibañez's (1995) original table on FoK, I borrowed "Social Skills" and "Economic and Strategic Information" and adapted the descriptions to reflect MFCS' acquired skills and knowledges. I ultimately found MFCS drew on a diverse set of social skills to navigate college. Due to their hyper-mobility, MFCS must adapt to communicate with a variety of differently positioned individuals in their lives. A key result of this adaptation is the development of their own forms of social networks. For example, a participant from the pilot study shared stories about relying on her high school migrant counselor to complete college applications and determine whether to attend a college out of state. She knew her parents would not approve of her going out of state and understood they would not be able to financially support her. However, she also knew that, if she could communicate a clear plan to afford college, her parents would have no option but to support her. The student chose to attend a school the state they traditionally migrated to and applied to scholarships and programs that would help offset college costs, all with the active support of her high school migrant counselor.

MFCS have historically communicated and networked between different educational settings, a form of FoK college counselors sometimes take for granted. This happens when counselors fail to provide the information and resources necessary to help MFCS make informed college-related choices. Essentially, if a student's migrant counselor does not provide information on the resources available to MFCS looking to attend out-of-state universities, the students may attend a college that does not support MFCS, which can significantly impact their learning outcomes. This is just one example. Other examples outlined in Table 1 include how MFCS prioritize expenses by paying for necessities first and stretching leftover funds. Most participants in the pilot study shared that they did not know how to budget but knew they had to make their money last. For example, one student shared how her father continuously would say, "Van a trabajar, cierto dinero para nosotros y cierto dinero para la escuela." In this consejo, the participant's father emphasized how the money she was going to earn from working was going to be split between her family's needs and her own schooling expenses. One form of FoK are consejos, or culturally grounded types of advice in immigrant communities. In this study, I was especially interested in exploring consejos parents and caregivers offered to their children in regard to money management. Consejos are influential for students and can provide deeper insights into how MFCS develop and internalize financial advice.

Consejos

Consejos are forms of advice primarily used in Latinx immigrant households. They are often delivered in a narrative format and woven in with family stories and histories by parents and older generations in the family unit. Consejos are forms of FoK internalized as messages that influence students' dispositions (Alfaro et al., 2014) and reflect their relationships with their parents. Consejos usually focus on exchanges between children and parents and can thus reveal

tensions present between them. Delgado-Gaitan (1994) has described consejos as “cultural narratives” that bond children to parents as they both work to navigate uneven power relations in the U.S. education system (p. 302). Valdes (1996) has extended scholarship on consejos by describing them as “spontaneous homilies designed to influence behaviors and attitudes” (p. 125) beyond the classroom. For example, in Latinx households, the value of educación significantly differs from the definition of the standard English word “education.” Educación has a broader meaning that includes both classroom and life lessons taught by parents. Consejos are meant to guide Latinx children in making decisions that align with their familial and cultural values. Scholars studying consejos have explored the concept via two major lenses: parents’ perspectives and children’s perspectives. While consejos inform learning and decision-making, they can be differently translated by parents and children. In the following sections, I describe how consejos have been understood from parents’ and children’s’ perspectives, respectively.

Consejos and Parents

Delgado-Gaitan (1994) have explored the power of consejos in the educational experiences of K–12 Latino students. Using a methodology of pláticas, Delgado-Gaitan interviewed and observed a family for eight years as part of a larger study aimed at understanding Latino parents’ involvement in their children’s education. Through a series of individual and family interviews, the author centered the parents’ advice in the context of their children’s academic progress. She found the parents used consejos in three key ways. The first form of consejo helped the children understand the value of an education through hard work. Parra Cardona et al. (2006) have described this kind of consejo as “trabajando duro todos los dias” (p. 367)—working hard every day. The second form of consejo empowered the children to advocate for themselves and speak up when they felt their teachers treated differently from their

peers. Research on migrant farmworking children and the classroom has consistently illuminated how migrant farmworking students are treated differently by their teachers because they are Mexican (Martinez et al., 1994; Reyes, 2006). Ayón et al. (2018) have called the second form of consejo “No te dejes pisotear por nadie” (p. 88)—do not let anyone belittle you—and have described it as a Latino immigrant method of resisting discrimination. The third form of consejo helped the children think critically about their educational choices. Together, these three forms of consejo illustrate how consejos bridge cultural values and histories to help Latinx children navigate U.S. education systems. Yet, not all consejos are empowering. Some are instead sites of tension for children from Latinx households because some forms of advice are rooted in disempowering cultural norms, such as machismo.

Consejos and Children

Espino (2016) has also analyzed the life narratives of 25 Mexican American women in PhD programs to understand how the women interrogated consejos passed down by their parents as fuel for empowerment in navigating the oppressive power structures of patriarchy, colonization, and racism. Different from Delgado-Gaitan (1994), Espino used consejos as a theoretical lens to analyze how Latinas perceived themselves in relation to their families. The author found consejos can “uplift and motivate children, but they can also serve as potential stressors as children contend with the pressures of advancing their families and communities through education” (p. 186). The type of consejos that impacted how the Mexican American women participants viewed their academic aspirations were rooted in stories of machismo and their culture’s expectation of a woman’s role in the family. For some of Espino’s participants, consejos around education were a “double edge sword” (p. 192) because although their parents instilled in them the power of an education early on, as women, they felt pressure to conform to

“traditional gendered identities while also [gaining] independence” (p. 193) through education. Espino’s study is one of the few that has used consejos as a theoretical framework and that has interrogated the power of consejos beyond tools of advice. For her participants, consejos were both a site of tension and empowerment.

In the context of this dissertation study, I treat consejos as culturally informed parental advice that connects children to their families and view them as sources of knowledge that amplify FoK in migrant farmworking communities. I specifically argue students remain connected to their families through consejos, especially when it comes to making informed financial decisions in college. I anticipated a form of consejo that might emerge from the data would be a strong work ethic. For example, I expected a co-researcher might express a preference for working multiple jobs over taking out loans because their parents may have instilled in them the “trabajar duro todos los dias” consejo—to work hard every day. Such advice is likely to be rooted in migrant lifestyles, wherein there is generally a belief that hard work can increase returns on investments. Some consejos that emerged in the pilot study included “no hay que deber a nadie”—there is no need to owe anything to anyone—and “el dinero no viene facil”—money does not come easy. In the first consejo, the participant explained she did not apply for credit cards her first semester because she understood credit card debt as owing something to someone. In the second consejo, the participant spoke about how she had been conditioned to make smart purchases by critically considering the purchase’s necessity and cost. Both consejos reflected how participants’ parents made and modeled financial decisions for their children with the goal that they, too, would make smart financial decisions. Given this, I see consejos in this study as forms of FoK sustained through relationships between parents and children.

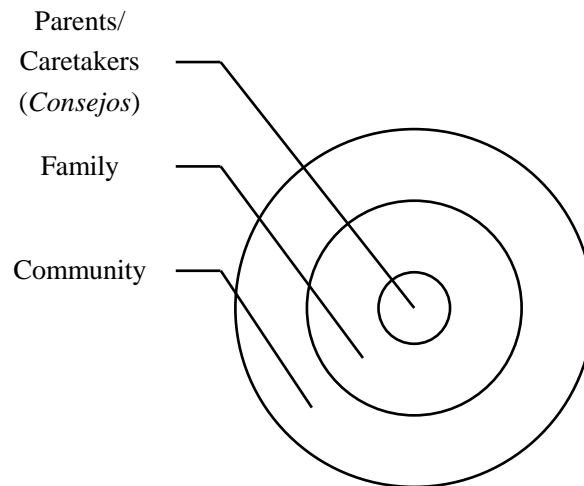
Overall, FoK allowed me to consider how historically marginalized communities' experiences can be powerful forms of knowledge. MFCS are uniquely situated to demonstrate how FoK in their communities, particularly consejos passed down by their parents, influence their financial practices. By exhibiting an intentional focus on the relationship between students and their parent(s), I was more accurately able to explore this relationship in college settings and thereby amplify the levels of influence of FoK. Given my interest in how migrant farmworking culture informs my MFCS co-researchers' knowledges, I centered FoK in the larger conversation of migrant farmworking culture and approached it as knowledge constructed in the home space influenced by migrant communities' broader cultural practices. In contrast, I treated consejos as both a culturally informed strategy for learning as well as a method of care between children and parents (Delgado-Bernal, 1994, p. 313). Moreover, as conversations around money are sensitive to discuss, especially when they involve family members, consejos helped illuminate the individual actors and relationships between actors that are often left out in the broader conversation on FoK.

Figure 1 depicts the relationship between FoK and consejos among MFCS. The outer circle represents the kinds of FoK embodied in the migrant community, such as caravanning and collaboratively planning travel between household clusters to maximize resources during the journey to their temporary migrant locations. The middle circle represents the FoK embodied by individual migrant families, or individual household clusters. These practices may include establishing long-term working partnerships with different farmers who hire the same families or clusters of families. In my own testimonio in Chapter One, I described how my mother decided to have my sisters and I alternate between school and working in the fields. This taught me there would likely be times we'd have to sacrifice potential experiences to help each other maximize

different outputs, (i.e., money and education). The center and smallest circle represents the relationship between parents or caretakers and children. It is in this level of FoK, I anticipated participants would share anecdotal consejos.

Figure 1.

Conceptual Framework Illustrating the Relationships Between Funds of Knowledge and Consejos among MFCS



Conclusion

For MFCS, earning a college degree is a transformative process for both them and their families. However, paying for college and navigating the many obstacles to receiving a college degree come with risk and opportunities MFCS must juggle to successfully complete their degrees. The MFCS' migrant farmworking backgrounds and internalized cultural values can empower them to use lessons passed down by family to remain steadfast in their goal of being the first in their families to graduate college. These lessons include financial management skills passed down by family members and migrant farmworking communities' cultural practices. Existing research on money management has mostly considered dominant forms of money management at the expense of exploring the cultural and familial influences college students bring to their financial practices. I address this gap by utilizing FoK and consejos to understand

MFCS' financial practices. The findings can inform leaders in education to develop more effective financial education programs inclusive of culturally relevant practices that validate and draw on MFCS' existing knowledges.

CHAPTER THREE

Methodology and Research Design: An Overview

I remember moments when my father or uncle would say the weather may not allow us to work the next day. If the weather continued to prevent us from working the fields, we had to extend our stays up north. This was when I started to realize how much farmers need migrant laborers to help yield a good crop. After seeds are planted, farmers must depend on the weather and land to do their work; but they must also depend on migrant bodies to monitor the agricultural cycle, which among other things, entails tilling the soil, ridding the fields of weeds, and detasseling corn stalks to promote growth. My family developed a framework, or a game plan, when it came to monitoring our work cleaning the fields. My mom, being a migrant farmworker, understood the amount of financial capital we could gain from working in the fields. When senior year came, she sent my twin sister and I up north with my uncle and cousins to work on detasseling corn stalks in Illinois. She understood the traditions associated with senior year of high school and wanted to ensure we did not miss out on opportunities like homecoming, prom, and band trips. For us to participate in these activities, she knew we needed to make our own money. Since my parents divorced a few years prior to senior year, my mother's only option was to send us up north with my uncle.

Like researchers, many migrant families learn to adapt and develop frameworks for sustainability to support the demands of U.S. agriculture. My mother turned to her brother, a migrant farmworker in Illinois, for assistance and my sister and I came to understand our roles in shaping our high school experience. She used her background as a migrant farmworker and the context of the U.S. education system to make sure my sister and I did not miss out on mainstream high school traditions. In no uncertain terms, my parents' migrant frameworks

influenced how they raised and supported us. In this chapter, I further explore these frameworks through my positionality and role as a researcher in the context of this study. I then outline my methodology and research design and explain how they align to one another and are informed by my positionality.

As a reminder, the research question driving this study was: How do the cultural and familial upbringings of migrant farmworking college students (MFCS) influence their financial practices? To answer this question, I designed a qualitative study to explore five MFCS' lived experiences with financial practices in college. The conceptual framework guiding this study was funds of knowledge (FoK) (Kiyama, 2010) and consejos (Delgado-Gaitan, 1994), which allowed me to see how MFCS' cultural upbringings and familial values influenced how they made financial decisions in college. Together, the theoretical and methodological design of this study illuminated the voices of a marginalized college student population and unveiled the tensions inherent in the process of making and acting on financial practices among marginalized communities.

Positionality and Role of the Researcher

A researcher's lens, or paradigm, is a "useful vantage point" (Sipe & Constable, 1996) that "represents belief systems that attach the user to a particular worldview" (Denzin & Lincoln, 1994, p. 2). There are several research paradigms, but most western researchers refer to positivist, interpretivist, critical, and deconstructivist paradigms (Sipe & Constable, 1996). I originally situated this study in the critical and interpretivist paradigms. However, while these paradigms are useful for considering the influence of sociopolitical and economic powers (Sipe & Constable, 1996) they do not foreground the Chicana perspective (Collins, 1968; Delgado Bernal, 1998). Because identity and personal sources of knowledge were important to me, I

approached my study from the lens of Chicana Feminist Epistemology (CFE). CFE resonated with me for the following reasons.

First, I live life in a state of constant fluidity, wherein I often straddle the line between worlds (Anzaldúa, 1987; Lubrano, 2004). I was born and raised in the border town of Sullivan City, Texas, which is five miles from the U.S.–Mexico border. I identify as both a Mexicana and a Tejana. To be Mexican means I recognize my mother’s history and connection to Mexico, but most importantly, it means I pay tribute to my mother’s immigrant journey from San Luis Potosi, Mexico to the border of Texas. To be Tejana means I recognize my father’s roots as attached to a land that used to belong to Mexico. Second, growing up as a child of migrant farmworkers, I struggled to reconcile the prevailing societal attitudes of workers—people—like my family with the values and lessons my parents instilled in me. I internalized the many messages that deemed my knowledge production practices as a child of migrant laborers were unimportant and inferior, that my existence in the U.S. was not wanted. Third, I grew up in a household where my mother used her voice to shift our family practices to benefit my educational outcomes. Her actions in this regard defied some of the cultural norms expected of Latina women and mothers.

As an immigrant Latina woman, she advocated for my education so I would not be taken out of school early or enrolled late. She negotiated with my father and used her role in our household to support my educational journey. More specifically, she elevated her voice to fight for my placement in advanced educational learning spaces like the Gifted and Talented programs. It is through my mother’s actions that I slowly began to understand my educational experiences mattered to someone. She fought so my knowledges would not be restricted by the hegemony of U.S. classrooms (Delgado Bernal, 1998). In other words, she believed in my ability

to perform and meet the U.S.'s academic standards despite the messaging of inferiority surrounding migrant farmworkers.

As I reflect on the ways I have structured and created knowledge, my mother is always at the center of those moments. It was therefore important to me that my work focused on processes of knowledge production at the intersection of race, class, gender, and other social constructions of identity. I want my work to be reflective of how I have produced knowledge with my mother and through my mother's *consejos*. These early forms of a straddler consciousness, or moving between worlds, became even more evident as I progressed through the higher education system. I used these experiences to challenge myself to transform my struggles into successes by receiving a college degree, the ultimate step toward achieving the American Dream for my parents. This goal catapulted me from the poor, working class strata to that of middle-class norms and practices so I again found myself "with one foot in the working class, the other in the middle class [...] living a limbo life [...] the costs of social mobility" (Lubrano, 2004, p. 8). Although I waver in my identity as a career person with a salary working for the American Dream, I still struggle to support my parents financially, which is also part of the American Dream. A college degree is supposed to be the ultimate class changer for the working class, but without generational wealth to offset the many first-time moments of living in the middle-class, I have had difficulty navigating this particular social class. What I do have, however, is a college degree, and I thus hold certain knowledges I can use to help transform traditionally exclusionary spaces, like the academy, for future generations.

In this way, I am becoming the "outsider within" (Collins, 1986, p. S14), a "marginal intellectual" (p. S15) in the academy. As such, I live in a state of anxiety and discomfort as I work to "trust [my] personal and cultural biographies as significant sources of knowledge" (p.

S29). For example, I recall an experience from the first grade where I was getting ready to submit an in-class assignment. I knew I had completed the assignment correctly and was confident in my final product. However, I finished the assignment before the “top performing” student in class submitted theirs, who happened to be male and the son of a schoolteacher. In the eyes of this instructor, a girl from a migrant farmworking family could not have possibly finished an assignment before the boy whose parent was an educator at the school. I internalized this experience and realized I would be living a life in “significantly different opportunity structures than men” (Delgado Bernal, 1998, p. 560). This reality continues to inform my world paradigm, such that I live in a constant state of fluidity in making sense of my truths and finding value in those truths.

For these reasons, I rooted the current study in a Chicana Feminist Epistemology (CFE), wherein the lines between interpretivism and critical theory are often blurred (Sipe & Constable, 1996). CFE adheres to the ways I have come to understand knowledge construction. In short, I believe our realities are socially constructed by our experiences and that there are many truths and therefore multiple forms of knowledge production. Through CFE, I focused data analysis on two key elements: the intersection of social identities and the influence of migrant culture. The first challenges traditional paradigms because it holds that people’s truths are informed by our experiences and thus shaped not only by social, political, and economic powers (Sipe & Constable, 1996), but also by the intersections of our races, genders, classes, and sexual orientations (Delgado Bernal, 1998). These social identities can significantly influence how MFCS develop their financial practices. Second, CFE “validates and addresses the experiences intertwined with issues of immigration, migration, generational status, bilingualism, limited English proficiency, and the contradictions of Catholicism” (Delgado Bernal, 1998, p. 561). As

such, CFE allows me to foreground the cultural nuances of the migrant narrative that traditional paradigms tend to elide in the research process (Sipe & Constable, 1996). Ultimately, CFE centers the voices of living in the margins and is driven by “cultural intuition” (Delgado Bernal, 1998) that, according to Strauss and Corbin (1990), comes from four major sources: (1) one’s personal experience, (2) the existing literature, (3) one’s professional experience, and (4) the analytical process. Delgado Bernal (1998) have extended cultural intuition to include community memory and participant engagement with the data analysis process. This is where I feel my role of a researcher comes into play. Approaching my study from a CFE standpoint ultimately allowed me to create a space conducive to theorizing and conceptualizing new forms of knowledge with MFCS in a dominant social setting (Delgado Bernal et al., 2012).

Baca Zinn (1979) has noted one advantage of the “minority scholar” (p. 212) is that they can ask questions, gather information, and analyze data in ways others cannot. My role as a researcher is that of an “insider-outsider” (Baca Zinn, 1979), where I have shared social identities with my co-researchers, yet do not share their exact same migrant narratives. As an insider-outsider, I “have monopolistic access to knowledge of the group” (p. 210) and therefore have the advantage to ask different questions that result in different responses not often privy to outsiders. Despite this, I am still responsible for avoiding the exploitation of study participants that has historically driven traditional methods of qualitative research (Baca Zinn, 1979; Villenas, 1996). I thus employed participatory action research as my methodology and used testimonios and pláticas as my methods. My aim in doing so was simply to serve as an “expert facilitator” in my co-researchers’ knowledge production and empower them to take ownership of their narratives (Wood, 2012, p. 1). In the following section, I introduce my research design and follow it up with an in-depth review of my methodology and methods.

Research Design

Before describing my research design, it is important for me to share the factors that influenced it. Prior to conceptualizing this study, I knew I wanted to incorporate my participants into the design and weave in opportunities for them to take an active role in the knowledge production process. One of my goals for the co-researchers was to help them gain undergraduate research experience (URE) and to help them develop an awareness of the purpose of research and how research exists in academia. Studies on UREs have shown students of color participate in UREs at much lower rates than their counterparts (Whittaker & Montgomery, 2012), even though participating in UREs leads to a higher chance of exploring graduate school opportunities and professional development (Hathaway et al., 2002). I thus wanted to expose them to the elements, goals, and values of research, specifically those of critical interpretivist research.

To do this, I conducted a pilot study with MFCS who had recently graduated with undergraduate degrees to gain key insights into the research design process. My experience with the pilot study directly shaped my current research design. For example, my initial inclination was to interview students with their families. As I worked to collect the students' testimonios, my cultural intuition told me interviewing families together might not be the best option for what I wanted to accomplish. Through reflection, I came to realize I have not had the same conversations on financial practices with my own parents. As such, I asked my pilot study participants if they would be comfortable having conversations about college and money with their parents, to which they all expressed hesitation and concern. The conversations we had during the pilot study included topics around their parents and how the students did not want their parents to worry about them during college as they already had so much to worry about. But when asked if they would be open to having the conversation with peers, they expressed a level

of eagerness and interest in sharing with and learning from others. Elements of my research design are therefore structured to honor the participants' feedback.

Additionally, I met with three scholars in the field who use a PAR methodology in their work to grow my knowledge of PAR and understand the different ways it can be applied. I first met with Dr. Cynthia Salazar, whose work focuses on undocumented students on college campuses. Dr. Salazar's use of PAR fuses URE with activism. For instance, in line with PAR, Dr. Salazar constructed a curriculum to help train her co-researchers in how to conduct research and served as a research mentor for her students. The curriculum intrigued me because, not only did her co-researchers help her with her study, but they also gained an understanding of research elements and principles as a result. Given that very few students from marginalized backgrounds ever get involved with undergraduate research at their institutions, this was a particularly relevant and important element to add to a PAR study. Dr. Salazar then advised me to reach out to Dr. Alejandro Covarrubias for further consideration on how to construct a curriculum for students.

Dr. Covarrubias helped me reflect on the values of my student co-researchers and challenged me to think about the depth of commitment I was asking of them, beyond just time. Both Dr. Salazar and Dr. Covarrubias had a small set of two to three undergraduate and graduate co-researchers who then recruited and interviewed peer participants. For my study, I wanted participants to serve as co-researchers with me as the primary investigator, so the third person I turned to for advice was Dr. Molly Sarubbi. Dr. Sarubbi had a group of seven undergraduate students who served as participant co-researchers with her. She offered a foundation for how to form research teams and facilitate a curriculum with a group of five to eight students. All three scholars helped me realize and think critically about the amount of time that would go into this

project, and I am thankful for the time they took during the pandemic to share their knowledge and experience with me. What follows is a breakdown of my research design, including my methodology, methods, and data analysis.

Methodology

The purpose of this dissertation study was to explore how the cultural and familial upbringing of MFCS influence their financial practices. I particularly wanted to understand the role parents, family members, and/or guardians in migrant families and networks played in the development of the MFCS' financial practices. To help answer the research question, I applied a participatory action research (PAR) approach. The aims of PAR are three-fold: (1) the research process should be comprehensively collaborative by centering community partners in the process, (2) the research process should challenge and counter traditional research norms, and (3) the results should benefit the community and researcher alike via social change (Kindon et al., 2010). Ultimately, PAR challenges dominant forms of research in that it centers research participants as co-producers of knowledge, which helps researchers avoid the trap of exploitation (Baca Zinn, 1979).

My intent in applying a PAR methodology was to avoid falling into the standard research process of collecting and regurgitating my own interpretations. Instead, I worked together with my co-researchers as an "act of solidarity" (Perez Huber, 2008, p. 170) to produce knowledge in comunidad with each other. This work unfolded over eight weeks and consisted of six meetings as a collective and two dyad meetings in their interviewing pairs. To build trust and level the playing field, or *emparejame* (Delgado Bernal et al., 2012), I shared my own testimonio as a MFCS and my motivations for this study at the start of our work together. However, building trust and community between us was not easy.

According to Kindon et al. (2014), there are three primary limits to applying PAR principles to research. First, establishing trust between community partners and researchers can take time. During my call for co-researchers, I met one-on-one with each potential co-researcher to establish trust. While these meetings required much in terms of labor and time, it was important to me that potential co-researchers understood the commitment the project would take and the benefits of participating before they officially gave their time, efforts, and stories. During these initial meetings, I shared my interest in the project using my own testimonio to connect with the students and gave them time to read over the curriculum (See Appendix B). It was important to me that they understood their role as well as mine in the research process.

Second, employing a PAR methodology requires researchers to navigate complicated issues of confidentiality. To address this, I included *platicás* as a research method, which I facilitated as collective meetings for us to discuss the research. During these meetings, my co-researchers and I met and got to know one another over Zoom. As I could not promise my co-researchers full confidentiality given our group meetings, I addressed the issue of confidentiality in our initial one-on-one meetings. When they committed to the project, they were thus able to do so with knowledge of the risks.

Finally, in theory, PAR is a decolonizing approach to research that prompts insider-outsiders to practice reciprocity in the research process (Baca Zinn, 1979). Given this, I anticipated our conversations might be triggering at times and prepared tools to support my co-researchers journeys through the process that would help them gradually unpack their memories in a safe space (Delgado Gaitan, 1998). I did so by crafting a curriculum that included scholarly readings coupled with personally engaging activities. During the first meeting, we together set community standards for ourselves, such as equal participation from each member and

committed to completing reflection exercises. I completed the same activities assigned to my co-researchers to both model possible approaches to the activities and to show them I was in the process with them. These activities enabled my co-researchers to create a network of care, support, and empowerment. I additionally shared the financial resources I had leaned on to navigate money management in college. Overall, PAR helped me realize my goals as a researcher in terms of collecting data and giving back to my community. What follows is a breakdown of my recruitment process, my research methods, and how I mitigated some of the tensions of PAR work.

Recruitment and Participation Qualifications

Recruitment of co-researchers happened in three ways. Before sharing my call for co-researchers, I worked with a former student who identified as a MFCS to create a flyer. Together we developed a flyer that reflected the nature and integrity of MFCS financial practices. This allowed me to center the creative work of MFCS from the project's beginning.

I then used a simple Google search to identify CAMP programs and migrant-serving entities across the nation. Colleges and universities do not collect migrant farmworking status, so there is no one way to identify students who come from migrant farmworking households. As such, CAMP programs and migrant-serving organizations were the only resources through which I could share the call for co-researchers. I then used snowball sampling, a process through which researchers rely on gatekeepers or participants to help recruit potential participants (Rossman & Rallis, 2017). These gatekeepers were the CAMP and migrant-serving entities' directors and staff, such as the Hispanic Latino Commission in Michigan and Heartland CAMP, a tri-state organization that assists MFCS attending the University of Kansas, Metropolitan Community College, Western Iowa Tech Community College, and Kansas City Kansas Community College.

Gatekeepers play crucial roles in qualitative studies, especially when studies call for participants from marginalized communities (Baca Zinn, 1979; Cohen et al., 2011). Historically, research on marginalized communities by outsiders has largely relied on unethical research practices (Baca Zinn, 1979). However, during my doctoral work, I developed relationships based on trust with gatekeepers to demonstrate and maintain the integrity of my work and my connection to the community. During this time, I also got involved with summer programming at my institution, where I helped MFCS from California and Washington navigate the institution's Summer Research Opportunities Program (SROP). My connections with these students and programs like SROP and CAMP helped me to expand my recruitment process.

I also utilized social media platforms (e.g., Facebook groups) to disseminate the call for co-researchers. Many CAMP programs have Facebook groups and alumni groups, all of which helped share my announcement. However, I kept in mind that not all MFCS are associated with CAMP or migrant student services. Therefore, I also tapped into other university services, such as TRiO support programs. These programs serve first-generation and limited-income students—characteristics shared by MFCS. In this regard, I structured the call for co-researchers to clearly communicate the study's need for participants from migrant farmworking families. Some of the questions included in this call were: “Do you identify or does your family identify as migrant farmworkers?” and “Does your family follow the migrant stream?” Because CFE is rooted in critical theory, I did not want to limit the social construction of the migrant farmworker designation. Instead, I wanted to invite interested students to define it for themselves.

The co-researchers for this study therefore needed to meet the following qualifications:

1. Must be undergraduate students enrolled in a post-secondary institution.
2. Family identifies as a migrant farmworking family.

3. Completed one semester of college.

As these qualifications indicate, I was interested in students enrolled in a post-secondary institution, but the type of institution did not matter. Research shows MFCS attend all types of institutions and that migrant support programs exist across these different institution types. Second, I needed to recruit students whose families identify as migrant farmworkers. How a student defines their migrant farmworker identity, however, can vary. Some families, for instance, may not follow the streams and others may only follow seasonal work around their areas. Finally, I wanted my co-researchers to have completed at least one semester of college to ensure they had a semester of experience managing their finances. I additionally sought co-researchers beyond their first semester in college because they would have even more experience managing their financial responsibilities.

Overall, I sent 25 emails to different programs and organizations across the U.S. These organizations and contacts were in Florida, Texas, New Mexico, Michigan, California, Washington, Arizona, Idaho, Georgia, Oregon, Kansas, New York, and Pennsylvania. I chose these regions because they have greater concentrations of migrant students and families than others. To keep the call for co-researchers manageable, I stopped at 25 emails. From this call, 13 students expressed initial interest in the study. As previously mentioned, I met with them one-on-one to establish personal connections and communicate the level of commitment my study asked of them as co-researchers. During this meeting, I explained the study, my intentions, the benefits, and compensation they would receive for their participation. The students also had the opportunity to ask questions.

I set up a total of 15-minute Zoom meetings with each student and asked them to briefly share how they came to identify as a migrant. Most of the students' families worked in

temporary and seasonal agricultural and machinery work. I also used these meetings to establish rapport with the students. About a month after meeting with them, I sent a draft of the project's collective curriculum (see Appendix B). If they were still interested in continuing with the study after reading through the curriculum, I asked them to fill out a final demographic survey as confirmation for their participation.

A total of seven students agreed to continue with the project. However, after our first meeting, only five continued. This small group provided me with a manageable team of co-researchers with diverse perspectives without meeting saturation (Rossman & Rallis, 2017). Importantly, I was not looking to generalize the population; instead, I more so sought to offer MFCS an opportunity to share their stories in community with one another and gain research experience in the process.

Methods

I coordinated my data collection via three connected activities: an educational journey map activity, testimonios, and a plática. As noted earlier, potential co-researchers were given information regarding the study and my motivations. After the students expressed interest in participating, I sent them an informed consent form via email (see Appendix C). I also gave co-researchers the opportunity to choose their own pseudonyms. Before starting our collective meetings, each co-researcher completed the Human Research Protection CITI training through the MSU IRB office. This training served as their initial introduction to research procedures. We used the meetings to share our educational journey maps, conduct testimonios, and engage in data analysis through a plática. Before I introduce each method and its purpose, I give a brief timeline of how these activities unfolded throughout the nine weeks we worked together (see Appendix B).

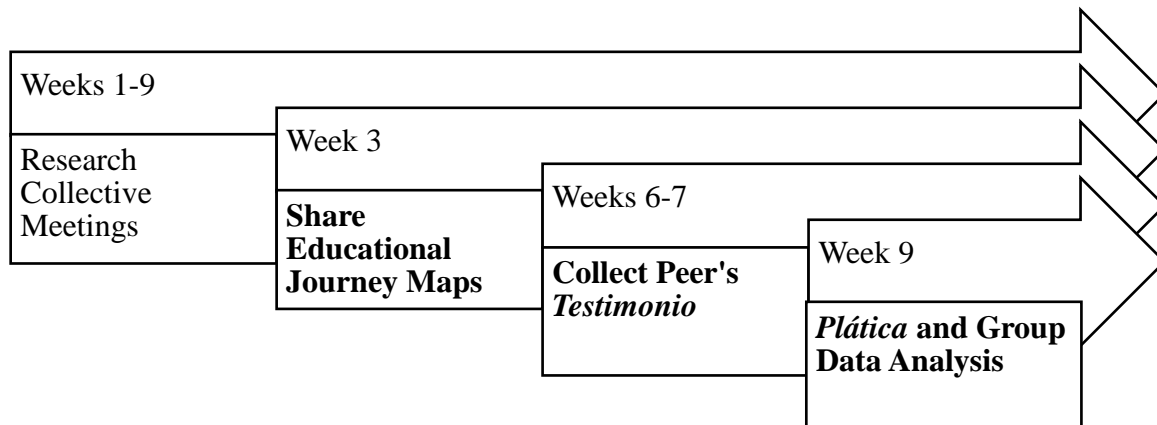
During the first week, we developed community agreements and discussed the first chapter of my dissertation proposal in depth. I shared my own educational journey map as an example. For the second week, I assigned readings on PAR methodologies and engaged co-researchers in conversations about their developing understanding of research principles and the study's methodological approach. In the third week, my co-researchers read and discussed their understandings of the conceptual framework. After the discussion, they shared their individual educational journey maps. In week four, we collectively designed our research study by identifying the research questions and unpacking our understandings of testimonios. In this meeting, I gauged their comfort levels as co-researchers and asked if they were comfortable collecting each other's testimonios. They shared with me that they did not yet feel prepared to do so. I thus pivoted our initial curriculum and had them practice being researchers by interviewing me. They collected my testimonio and afterward, we had an honest conversation on their evolving roles and the skills they were developing as researchers. I affirmed for them that they were indeed prepared and encouraged them to trust their intuition as developing scholars.

In the sixth and seventh weeks, I paired them up for data collection of one another's testimonio. I created five dyad teams consisting of myself and one co-researcher. Together in pairs, we collected a testimonio from a team member. Testimonio collection took two weeks because of time and scheduling. In the seventh week, I asked my co-researchers to develop a vignette of the testimonio they collected to illustrate how they saw FoK and consejos arising in their team member's testimonio. By the eighth week, I did a second pulse check and asked they needed more guidance with their individual vignettes. In line with the role of a research mentor, I held "office hours" with those who wanted further assistance applying our framework to the collected testimonios. The last week, week nine, consisted of our research collective coming

together for the final plática. During this meeting, we engaged in active conversation of the vignettes. Figure 2 presents a visual representation of how the data collection points unfolded.

Figure 2.

Data Collection Points



As shown here, my data points consisted of co-researchers' educational journey maps in week three, their individual testimonios during weeks five and six, and the findings from the group plática in week nine. In the following section, I go more in depth into each of my data collection methods.

Educational Journey Maps

Mapping is an activity used in social science research to represent various dimensions of the human experience that are then explained through text and conversation (Powell, 2010). There are several mapping methods, such as social mapping, which describes the relationship between people and social networks, and concept mapping, which traces people's thinking about certain concepts, and there is cognitive mapping, which is concerned with people's connections to time, space, and place (Powell, 2010). As my study was concerned with MFCS' educational journeys and lived experiences, I used educational journey mapping.

Educational journey mapping has four overarching goals. The first goal is to interrogate the space between an individual and social structures (Annamma, 2018), such as the U.S. education and immigration systems. The second goal is to link micro embodied experiences to macro systematic social inequities (Futch & Fine, 2012; Powell, 2010). The third goal, like cognitive mapping, is to explore the in betweenness of external environments and internal spaces. The fourth goal is to facilitate access to the self across time, allowing for social, spatial, and temporal representations (Annamma, 2016). Annamma (2016) has argued educational journey mapping is a “purposeful and rigorous method” characterized by five elements: (1) an intentional guiding prompt, (2) easy and continued access to the prompt, (3) engagement in genuine reciprocation, (4) illumination of the complexity of our positionalities, and (5) the expression of authentic gratitude. With these elements in mind, I executed our educational journey mapping activity in two consecutive steps.

I first identified a virtual platform through which my co-researchers could construct their maps. As the platform had to be easy to navigate and allow for multiple users to interface with it simultaneously, I chose Mural, a digital workspace for visual collaborations. I created a workspace for our group and an individual canvas for each co-researcher using links for easy access. I then crafted a set of questions to serve as a guiding prompt for helping co-researchers plan their maps (see Appendix D). The questions invited them to consider their positionality and the elements of our framework. Some of the guiding questions challenged co-researchers to identify forms of funds of knowledge and *consejos* that influenced their educational experiences early on because it was important to me that they recognize themselves as knowledge holders. This prompt thus served as a tool through which my co-researchers could delve into their intersecting identities and how those identities were/are shaped by the systems around them.

As outlined earlier in this chapter, I shared my own educational journey map during our first meeting together to build trust, give an example of the kind of map I was asking them to create, and to demonstrate my commitment to my role as a co-researcher with them. I gave co-researchers two weeks to complete their maps so they had enough time between meetings to engage with the assignment. The prompt was made easily accessible through our shared Google Drive, where I stored most of our group's planning and guiding documents. In our third meeting, each co-researcher had 10 minutes to share their map with the group. During this meeting, the research collective heard one another's stories and discussed the differences and similarities in their experiences with migrant work and education. Overall, these educational journey maps helped the research collective bond with one another and enabled them to hear first-hand about each other's lived experiences as migrants navigating the U.S educational system. Following this narrative activity, my co-researchers then conducted testimonios with one another.

Testimonios

Testimonios originated in Latin America via the emancipatory actions of indigenous communities (Menchu, 1984) and was brought into the field of higher education through the work of Latina feminists. This group of feministas came together to share their experiences of the academy through a detailed manuscript, *Telling to Live* (Latina Feminist Group, 2001). Their testimonios illuminated the injustices they experienced in academia as well as the ways they practiced resistance and contested dominant forms of knowledge production. According to Pérez Huber (2009), a testimonio is “a verbal journey of a witness who speaks to reveal the racial, classed, gendered, and nativist injustices they have suffered as a means of healing, empowerment, and advocacy for a more human present and future” (p. 644). I therefore used testimonios to collect different perspectives associated with the migrant farmworking experience

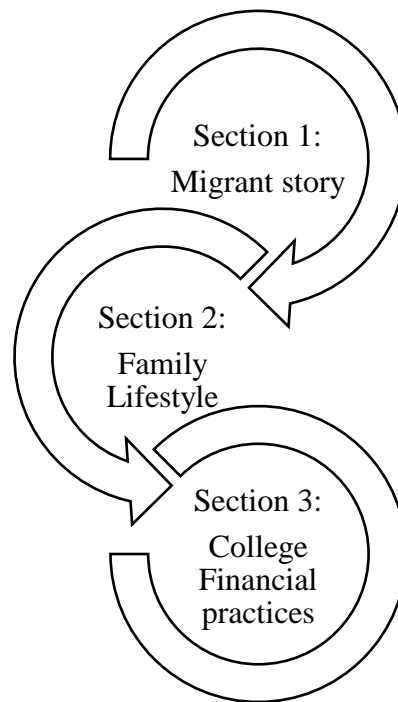
and to center the lived experiences of MFCS' financial practices. The testimonios also answered the first half of the research question. That is, they explored how the family unit influenced co-researchers' financial practices.

To collect each other's testimonios, I created five dyads between each co-researcher and a peer in the group. I served as a co-researcher with each dyad. During the testimonio process, the peer sharing their testimonio took on the role of participant and the other student took on the role of co-researcher, alongside myself. Each co-researcher and I facilitated a total of five one-hour to hour-and-a-half long testimonios through unstructured interviews. Unstructured interviews emerged from the fields of sociology and anthropology as a way for researchers to make sense of their participants' lived experiences (Zhang & Wildemuth, 2009). These types of interviews do not have a set order of pre-determined questions. Instead, they are more conversational in nature and, when needed, prompted questions for further clarification. To curate a list of suggested interview questions that would help answer our research question, I had my co-researchers draft questions to ask their peers around their migrant experiences and financial practices.

In week four, we had a conversation about the questions they came up with as a group. My goal as the primary researcher was to listen and guide the team in determining a set of questions they felt most answered the primary research question. Like Benmayor's (2012) oral history project with first-generation college students, I shared my own list of questions first. We then decided together how the questions did or did not address topics related to existing literature and their own experiences. By meeting's end, we had a collection of collaboratively established questions (see Appendix E) to help guide their conversations over a series of topics (Glesne, 2016). During testimonios, we addressed the co-researcher's migrant story, their family's

lifestyle (regarding money), and their college financial practices. Figure 3 illustrates how we structured these conversations.

Figure 3.
Approach to the Testimonio



The first set of questions focused on participants' upbringing and educational experiences in relation to their families' migrant farmworking lifestyles. These questions helped set the tone for the rest of the interview. The second set of questions focused on family and financial practices and looked more closely at how each co-researcher came to understand their families' lifestyles in relation to money. Moreover, these questions elicited memories of when they either worked alongside their parents or observed their parents at work. Some of these observations included gendered understandings of who manages money in the family and how these observations influenced their approach to financial practices. To illustrate this point for readers, I lean on my observations of my father and my work in the fields. On pay days, which were at the end of the summer season, my father, uncles, and grandfather would go to the patron's house to

collect the season's earnings. I would watch the men in the families hang out for a minute outside as my grandfather disbursed the earnings per family, including the children who worked. At the time, my father had three girls in their early teen years and my uncle had two sons in their late teen years as well as a son my age. Given my perceptions of gender roles and income earnings at that age, I can only assume my father got the short end of the stick. My perceptions were confirmed later by my mother, that indeed my sisters and I got paid less than my male cousins. That observation informed how I approached my own financial practices.

The third set of questions focused on college financial practices. Co-researchers explained their college lifestyles, financial resources, and experiences with financial stability and money use. Here, they recalled financial advice and practices they remembered from their upbringings and explained how such advice influenced their current practices. Overall, this structure invited co-researchers to share their journeys with money in relation to their upbringings, family habits, and college experiences, which in turn addressed how their families had influenced their financial practices.

Pláticas

The last data collection point for the purposes of this study was the plática at the end of our time together. Pláticas are informal, intimate gatherings that primarily take place in Latinx households and that involve the transmission of knowledge between community members (Valle & Mendoza, 1978). They are a space where families and communities share stories, pass down lessons, and ask questions. Historically, researchers have leaned on pláticas as a culturally relevant methodological approach to working with Latinx communities because it builds their cultural values into the interview process (Magaña, 2010; Manoleas & Carrillo, 1991). Importantly, pláticas happen between children and their parents, such that parents impart wisdom

and their children absorb the information. In this way, pláticas illuminate the social and cultural strengths of Latinx communities—that is, community memory. I used the plática to bring my co-researchers together with the goal of generating knowledge with one another using their household knowledges. My goal in doing so was to create a space wherein my co-researchers could explore their lessons from home without having to manage the presence of a parent or guardian. I hosted our plática in the ninth meeting. We partook in a two-hour long plática using the vignettes they had created from their collected testimonios. By legitimizing our community memories, the plática became a space of collective healing (Delgado Bernal & Elenes, 2011) and was the main site of collaborative data analysis.

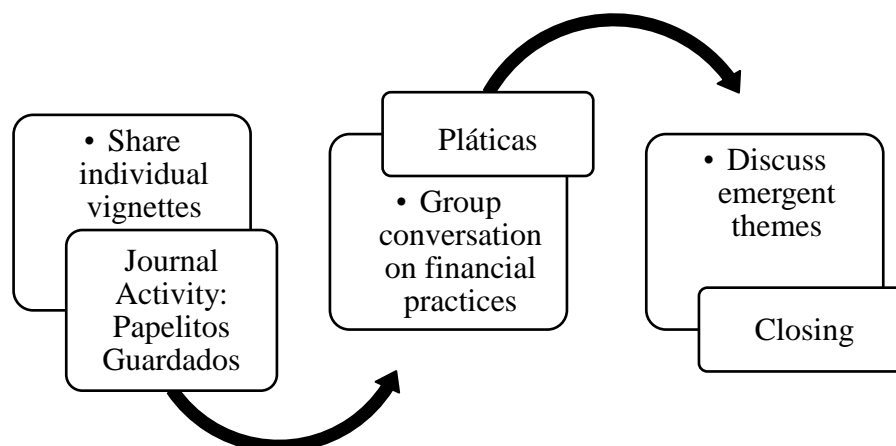
As the second half of our research question asked about cultural influences on financial practices (i.e., How does migrant culture influence MFCS’ financial practices?), I asked co-researchers to construct a vignette highlighting their peer’s migrant story and financial practices. I also asked them to consider how FoK and consejos showed up for their peers (see Appendix F for the vignette prompt). They then shared these vignettes during the plática to “generate convivencia and to develop a genuine interest in listening to each other” (Bernal et al., 2012, p. 369). After sharing their understandings of their peers’ journeys, I facilitated a journal reflection activity to help them further expand on their personal and familial memories related to their migrant farmworking experiences.

By this point, they had engaged in enough conversation with one another regarding their perceptions of financial practices, migrant work, and education to effectively reflect on their evolving understandings of the migrant narrative and financial practices. This journal activity thus challenged and encouraged them to be vulnerable with in their reflections. This type of data collection, or journal practice, has been described as *papelitos guardados*. *Papelitos guardados*

are traditionally used in testimonio-based methodologies because they hold space for participants’ silenced and untold stories of trauma, shame, and oppression (Bernal et al., 2012; Latina Feminist Group, 2001). The best way to heal from these experiences is to share them in community with others who understand. I therefore created a network between co-researchers by bringing them together to share their *papelitos guardados*—their most intimate thoughts about their migrant story and personal experiences with financial practices. The memories of “homelands, communities, families, and cultural contradictions” (p. 21) in *papelitos guardados* rest in the parts of the migrant narrative that have been erased from the national discourse on migration and financial practices. Journaling thus enabled them to “translate” (p. 11) their stories for each other and collaboratively build a sense of trust and authenticity among themselves. As a result, the process invoked a renewed energy and trust in their migrant narratives.

Moreover, because MFCS make up a sliver of the Latinx college student population, the *plática* space worked to form a network between co-researchers. Unlike the prompted questions of the testimonio, the vignette and journaling activities for the *plática* had the overarching goal of empowering my co-researchers to drive the conversation and produce a common understanding of their experiences with finances. Figure 4 illustrates this approach below.

Figure 4.
Approach to the Plática



Data Management

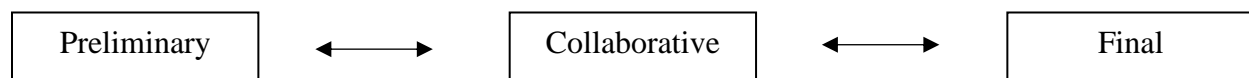
Due to the COVID-19 crisis, I had to host our research collective meetings and collect and record the testimonios and pláticas through Zoom. All files were saved on my personal laptop, which I kept locked in my home office with a protected password. I used Zoom's transcription service to transcribe the testimonios and pláticas and then cleaned, reviewed, and transcribed the transcripts myself using the recordings. As the testimonios and pláticas were conducted in conversational Spanish, it was imperative for me to review the transcripts for any misinformation. Moreover, this cleaning process had the added benefit of helping me get intimately familiar with the data (Rossman & Rallis, 2017).

Data Analysis

My data analysis was informed by Pérez Huber's (2009) three-phase data analysis process. The three stages are: (1) preliminary data analysis, (2) collaborative data analysis, and (3) final data analysis. Figure 5 shows a visual representation of how these phases build off one another to a final set of findings. This particular data analysis process was particularly important to my study because it allowed for multiple sites of knowledge production to build off from one another (Pérez Huber, 2009).

Figure 5.

Pérez Huber (2009) Visual Model of Three-Phase Data Analysis Process



Importantly, this process is grounded in the tenets of collaborative, qualitative data analysis and aligns with the study's PAR methodology. Collaborative, qualitative data analysis has been defined as a process between researchers, where a mix of insiders and outsiders work as a team to analyze the data from multiple perspectives (Cornish et al., 2013; Richards &

Hemphill, 2018). In this dissertation study, the “insiders” were my co-researchers. I included them in the data analysis process to aid with interpreting their testimonios. Together we decided what got included and how. To facilitate the process, it was key for us to keep the research question in mind. I also incorporated in-process analytical memos (Rossman & Rallis, 2019) throughout each phase to reflect and record my initial impressions and insights of the experiences shared in the testimonios and plática.

After each testimonio was collected, I stayed behind in the Zoom meeting with my co-researcher and we memoed together about our thoughts. Through these in-process analytical memos, we collected ideas and assertions about the data while simultaneously recording our thoughts on possible themes, categories, and comparisons. After we finished memoing individually, my co-researcher and I had a conversation about the research process. I used this time to remind each co-researcher that the memo was to be used to help them generate their vignette for the plática to come. The memos were therefore included in our data analysis as well. In the following section, I break down my approach to data analysis using Pérez Huber’s (2009) three-phase data analysis process.

Preliminary Data Analysis

During this phase of the analysis, I reviewed each testimonio using my conceptual framework of FoK and consejos to understand how FoK showed up and whether there any salient topics or issues emerged regarding co-researchers’ families and how migrant experiences influenced their financial practices (Pérez Huber, 2009). I started by reading and reviewing each co-researcher’s educational journey map to develop connections between their upbringings and experiences with the U.S. education system. I then read each testimonio alongside each co-researcher’s educational journey map to develop a holistic understanding of their stories (Holley

& Colyar, 2009; Saldana, 2021). This first reading helped me understand their experiences growing up as a migrant. I also identified relationships, contexts, and unique experiences in their stories. Overall, this first step helped me see their individual stories within greater national, historical, and political contexts. In addition, I used my analytical memos to identify common themes and divergent experiences between the co-researchers and constructed a table to reflect my impressions of how FoK showed up in their stories. I used this table as an audit trail that showed how I matched my findings to the tenets of FoK (see Appendix G) and then developed my own short vignette that highlighted how I thought FoK showed up in relation to finances and financial practices for each participant. During this phase, I also took the opportunity to construct the initial narrative for each co-researcher using their educational journey map and testimonio.

Collaborative Data Analysis

Collaborative data analysis phase took place during the plática, meaning the plática was used for both data collection and a “collaborative site of data analysis” (Pérez Huber, 2009, p. 647). Prior to the plática, I asked each co-researcher to clean their individual transcripts so they could get close to the data. In case students were unable to do this, I provided them with a clean version to assist with the process. I then asked each co-researcher to take the testimonio they collected and develop a vignette that included a summary of their peer’s migrant farmworking story and examples of moments when they saw FoK or consejos in their experiences with financial practices. One co-researcher had a family emergency and could not draft their peer’s vignette. Since I had already drafted a vignette for each co-researcher, I let them use my vignette instead.

At the start of the plática, each co-researcher shared their interpretation of their peer’s story via the vignettes. I asked them to reflect on their experience collecting the testimonio and

on the vignette they developed to orient them to the conversation of their migrant farmworking identities and financial practices. They were asked to think about themes that came up for them throughout the process. Since this was a collaborative space, we did this journaling activity via an in-process memo, through which I reflected on my experience collecting and analyzing their testimonios. I further encouraged them to echar plática (Fierros & Delgado Bernal, 2016), or dialogue, with one another about their experiences and the themes that came up for them (see Appendix H for a more detailed understanding of how I facilitated this plática).

Afterward, I facilitated a conversation using Mural to engage them in category mapping. Each co-researcher was asked to add their themes on the blank canvas and I assigned a color Post-it note to each co-researcher. When all the themes were laid out, we had a conversation about categorizing the themes based on our conceptual framework of FoK and consejos. Next, I asked the group how and why the categories affirmed or denied their experiences. This part of the analysis process also served as member checking (Maxwell, 1996). Member checking in this regard served as an opportunity “to reflect on personal experiences and engage in dialogue that allowed both researcher and participant to ‘see’ the data in ways that we would not have seen on our own and thus, provide a richer understanding” (Pérez Huber, 2009, p. 647). As a critical researcher, it was important to me that my co-researchers’ stories were analyzed in a way the students behind the stories could provide their own interpretation as it related to the themes in their testimonio. Through this process, we were able to connect our experiences to each other and collectively consider how social and institutional structures like class shaped these experiences. My co-researchers were thereby able to consider how the larger sociopolitical landscape shaped how their families managed their finances and how they have translated those practices to their own contexts as a result. In this way, the plática required another level of

critical analysis through which we had to dig deeper into how structures of oppression have influenced our families' and our financial practices.

Final Data Analysis

The final data analysis phase combined the common themes I generated in the preliminary data analysis phase with categories generated in the collaborative data analysis phase. The goal here was for me to incorporate the knowledge produced by my co-researchers with what I generated in the preliminary data analysis phase. My co-researchers brought the FoK they identified from their collected testimonio through a reflection exercise that invited the group to reflect, discuss, and engage with each other (and myself) to create categories that best reflected their experiences.

I ended up with multiple data sources to pull from for this phase of the analysis: the co-researchers' testimonios coupled with their educational journey maps, the initial themes from the first phase, the categories generated during the plática, and my in-process analytical memos. From these, I developed thematic stories for each co-researcher to explore larger theoretical connections that spoke to their individualized experiences with the migrant lifestyle and their financial practices. I then combined the collected data and participants' analysis to identify broader epistemological and theoretical connections, such as ideologies of money use among MFCS. In other words, because MFCS come from one of the most economically disadvantaged communities in the U.S., I was interested in seeing how my co-researchers connected their ideologies about money to the broader structures influencing their future economic standings.

In sum, I scaffolded my data analysis process by first analyzing each testimonio and generated a series of themes. Next, during the plática, my co-researchers presented their vignettes and engaged in a journaling activity to identify themes they felt best described their

collective testimonios. Then, we worked together to organize the themes into broader categories. In the final phase of data analysis, I used concept mapping to explore the relationship between the themes from the initial analysis phase and the categories from the collaborative analysis phase to develop thematic stories for each co-researcher.

Trustworthiness

I used several methods to improve the trustworthiness of this work and triangulated the data via member-checking. First, I shared a short summary with each co-researcher that outlined my understandings of their stories and asked for necessary clarifications. Then, I shared an extended version of their testimonio with the respective co-researcher that included an in-depth analysis of their story and experience with financial practices. This back-and-forth practice helped me as a researcher remain true to their voices.

Additionally, during the plática, each co-researcher had the opportunity to engage the group on their peer's assessment of their testimonio and vignette. During this process, co-researchers asked each other for grace as they attempted to share their peers' stories and exchanged clarifications where needed. Lastly, I conducted peer debriefing among colleagues and family where I shared copies of my analysis, asked for feedback, and checked for understanding. I chose to include my family in the research process because they could hold me accountable to my biases and help extend my cultural intuition, or understanding, of the data.

Conclusion

In this chapter, I explained how my study was guided by the tenets of Chicana Feminist Epistemology and was informed by the methodological underpinnings of participatory action research. Using a conceptual framework of FoK and consejos, I guided co-researchers in collecting their peers' testimonios and in sharing their own. I used a plática as a site for

collaborative data analysis, where my co-researchers shared each others' experiences with financial practices and worked together to formulate themes based on their testimonios. My study's epistemological underpinnings, methodology, and data analysis all centered the histories and knowledges of MFCS and served as an opportunity for us to co-construct a story that counters the dominant narrative on migrants in the U.S. With this foundation laid, I share my co-researchers testimonios and findings from the plática in the following chapter.

CHAPTER FOUR

Sowing Testimonios on Migrant Farm Work, College, and Money

In this chapter, I sow the testimonios and findings of each co-researcher. In the agricultural cycle, sowing is when you select the seeds that can yield the best crop possible. My co-researchers' testimonios are the seeds to the study that led to the following findings. In research, the findings focus on the richest portion of the data. In order to yield the most out of each of my co-researchers testimonios, I drew on: (1) each participant's educational journey map, which they presented during the third research collective meeting; (2) each participant's testimonio, which was collected by myself and a peer co-researcher; (3) the individual vignettes developed by peer co-researchers; (4) the final group plática; and (5) my researcher memos to craft their individual testimonios. I used these data sources because together they provided a fuller story and more comprehensive insights into how my co-researchers' cultural and familial experiences shaped their financial practices. Initially, I wrote and shared each narrative with each co-researcher via email and asked them to read and react to their respective testimonio. They were also encouraged to make suggestions and clarifications using the "track changes" function. Hermione and Andrea were the only two who asked for clarification on their narratives. Hermione explained that she worked with her father in the fields and Andrea explained that she lived on campus for one year and then chose to go home to help her father with his business. Because these were their narratives, I accepted their clarifications and made additional notes on my end to keep their stories intact.

I began each testimonio by highlighting how each co-researcher's family entered the migrant stream and weaved their educational journey throughout to illuminate their individual experiences with the K–12 system as children of migrant farmworkers. Within each testimonio, I

emphasized unique financial practices revealed by each co-researcher. Thus, instead of weaving findings using snippets of each co-researcher's story with one another, I chose to write them as individual stories using direct experiences to center their distinct experiences and cultural and familial influences on their financial practices. My goal in doing so was to disrupt traditional ways of narrating findings in qualitative research. By situating the "individual in communion with a collective experience ... [where] a story of marginalization is re-centered to elicit social change" (Delgado Bernal et al., 2012, p. 363), I emphasized and honored the uniqueness of each co-researcher's experience and demystified the dominant narrative of migrant farmworkers in the U.S.

To begin, I provide a brief demographic overview of my co-researchers, followed by a breakdown of how I paired each co-researcher to gather one another's testimonios. I then present each person's testimonio and individual findings. I conclude by sharing our collective findings from the plática. As a reminder, the plática was a site of collaborative data analysis where we worked together to identify the cultural influences of migrant farmworking culture on financial practices.

Co-Researcher Demographics and Testimonios

In the initial call for co-researchers, I asked those interested to fill out a demographic survey in Qualtrics so I could collect all the information in one location. Initially, I had eight students indicate interest in participating in the study. Seven of the eight attended the first meeting. However, by the second meeting, the group had decreased to five students. Two of the original eight cited work responsibilities as the reason they were not able to continue with the study. I still compensated them for the first meeting to thank them for their participation. Table 2 below highlights individual characteristics of each co-researcher (i.e., home state, academic year,

type of aid, and line of migrant work). I chose to highlight these characteristics for the following reasons: (1) home state reflects the different parts of the U.S. where migrants are situated, (2) the academic year provides context into the type of aid they might be receiving, (3) type of aid shows how students are financing their educations, and (4) line of migrant work reflects how the students identify their family’s work. For the column “Line of Migrant Work,” students had the option to select from the following items borrowed from Fan and Perloff (2016) and Migrant Clinicians Network (n.d.): (1) Farmworkers, (2) Seasonal workers, (3) Industry workers (pipeline, mining, factory, etc.), and (4) Other. This list gave students the opportunity to self-select the type of migrant work that most accurately reflected their family’s migrant status.

Table 2.
Co-researchers’ Demographics

Name	State	Year	Type of Aid	Line of Migrant Work
Andrea	New Mexico	First-Year	Grants, The College Assistance Migrant Program, Family Support, Scholarships	Farmworkers, Seasonal
Hermione	California	First-Year	Grants, The College Assistance Migrant Program	Farmworkers, Seasonal
Ariana	Texas	First-Year	Grants, The College Assistance Migrant Program	Farmworkers
Rowena	Texas	Second-Year	Grants, The College Assistance Migrant Program, Loans, On-Campus Job (not work study)	Seasonal workers, Industry workers (pipeline, mining, factory, etc.)
Amelia	Texas	First-Year	Grants, Work study	Seasonal

Notably, four of the five co-researchers participated in their university’s CAMP program during their first year. As explained in Chapter Two, CAMP, or the College Assistance Migrant Program, is a federally sponsored program that provides financial and academic support to MFCS during their first year of college. These four students received this funding for their first year from the CAMP program, in addition to other forms of financial support, such as grants and

loans. One student did not participate in the CAMP because their institution did not have it. This student did, however, receive grants and was participating in work study to help finance their education. To honor confidentiality, I use regional locations in place of the students' universities throughout this chapter. Additionally, each co-researcher identified a pseudonym for themselves. My co-researchers came from the states of California (n=1), New Mexico (n=1), and Texas (n=3). All but one was in their first year of college when they decided to participate in the study. The three from Texas were from deep South Texas and the Rio Grande Valley region, and their undergraduate institutions were two to five hours away. The co-researchers in California and New Mexico attended undergraduate institutions an hour away from their hometowns.

Pairing Co-Researchers

Before sharing the co-researchers' testimonios, I want to explain the purpose of interviewing pairs and how I decided to pair the co-researchers. In line with my PAR methodology and testimonios, I constructed interviewing pairs wherein they interviewed one peer with my assistance (see Table 3). In interviewing one another, they uncovered important differences and similarities in their stories. I also facilitated a research space for them to form in-depth, close relationships between one another. Since my epistemological lens was motivated by the tenets of Chicana feminist epistemology (CFE), it was important for me that these interviewing pairs worked to affirm one another's experiences with migrant work, education, and money. As such, I paired co-researchers whom I felt had a set of unique and similar experiences with the goal that each co-researcher would be able to analyze their peer's story using their cultural intuition (Delgado-Bernal, 1998). Delgado-Bernal (1998) have identified cultural intuition as a key foundation of CFE because it allows researchers to harness, or extend, community memory in via data analysis.

Table 3.

Interviewing Pairs

Interviewer	Interviewee
Ariana	Andrea
Hermione	Ariana
Amelia	Hermione
Rowena	Amelia
Andrea	Rowena

At the start of this journey, Rowena described our research collective as an opportunity to “uncover every layer of the complex migrant experience.” For Ariana, it was personal. She shared that engaging with this project provided a “comforting feeling to interact with people that are like me, a Latinx migrant.” Applying a PAR methodology with students who are systematically excluded from collective research experiences can be a complex process. Yet, as a researcher balancing my outsider- insider role, I positioned their needs as the “heart of the research” (Salazar, 2021) and used what I learned from their educational journey maps to create the interviewing pairs.

I assigned Ariana to interview Andrea because they both worked alongside their families but in completely different regions and areas of farm work. For example, Ariana began working with her family at the age of 13 and continues to work with them to this day. Andrea started working with her mother when she was 17 and then transitioned to work with her father when he opened a boat repair shop. They both also got to keep their earnings from working with their parents and had sole control of how they spent those earnings.

I assigned Hermione to interview Ariana so Hermione could learn from Ariana’s story of constant mobility between Texas and Ohio and the educational and personal experiences that

come with cross-country moves. Hermione comes with the perspective of seasonal migrant work situated in California. During their interview, Hermione expanded her understandings of the migrant narrative by listening to Ariana's story and making connections to broader conversations on migrants in the U.S.

Next, I assigned Amelia to interview Hermione because both of their families were involved in seasonal work, and both have mothers who advocated for them to go to school instead of working in the fields. With this pairing, I hoped Amelia would connect with Hermione's story of her mother since Amelia's mother made similarly difficult decisions in coming to the U.S.

I then assigned Rowena to interview Amelia because they are both from the same region and have similar immigrant upbringings, yet also have different college-going experiences. Their stories began in Mexico, transitioned to the U.S., and consisted of navigating border dynamics and different familial roles. For example, Rowena worked in the fields to help her sister pay rent and Amelia helped take care of her younger sisters while her mother was at work. Finally, I assigned Andrea to interview Rowena because they both had experiences of living in multi-family units that influenced how they came to view their families' financial matters.

Through these pairings, my co-researchers broadened their individual understandings of the migrant narrative and simultaneously viewed each other's stories as sources of motivation. As the lead co-researcher, I sat in on each of these interviews and took notes while my co-researchers interacted with one another. I also helped guide the conversation when the interviewer felt they had lost direction of the conversation.

What follows are my co-researchers' testimonios. I begin each one with detailed childhood memories of their education and migrant work to contextualize their experiences with

financial practices. At times, I begin with the setting of the interview because, for some of my co-researchers, the process of collecting their peers' testimonio was filled with anxiety, curiosity, and excitement. These emotions are consistent with a PAR methodology because, as a researcher, I provide spaces that are typically not accessible for participants, and it is important to me that my writing and representation of their experiences remains true to their emotions. Throughout their testimonios, I also highlight how the cultural values of the migrant culture come out and how certain familial practices influenced their approaches to money management in college. As a reminder, our research questions were:

1. How do the cultural and familial upbringings of migrant farmworking college students (MFCS) influence their financial practices?

We defined "cultural" as the values, ethics, norms, and knowledges inherent in the broader migrant farmworking community and "familial" as referential of the practices and knowledges in the migrant family unit but that may still be rooted in cultural values. Ultimately, our research collective found that, within the family unit, parents employed different practices, but that those practices were influenced by broader cultural values in the migrant farmworking community, such as working hard and working as a family unit.

Co-Researcher Testimonios

Andrea

Andrea was interviewed by Ariana and myself. Andrea was one of the last students who expressed interest in the study. When we first met during the preliminary recruitment process, she was eager to meet someone who was also a migrant farmworker. Her excitement throughout the process was reflective of her deep level of engagement at the meetings, as she was always ready to share her observations of the readings and their connections to her story. Ariana began

by asking Andrea how she felt about the opportunity to share her testimonio. Andrea responded, “I feel, as always, excited! I’m also a little nervous because I feel like my story is kind of the most different from the group.” Andrea’s perspective of migrant work began developing at an early age. However, because she did not start working at a young age, she felt her migrant experience would not resonate with her co-researchers.

Andrea’s migrant story started with her father, who came from a long line of migrant workers who traveled between Mexico and the U.S. every year in search of work. When her father was away, Andrea’s mother invested in her education by reading to her early on. Andrea spent her formative years in Chihuahua, Mexico. Her mother played a critical role in her persistence to perform well in school and challenged the dominant narrative that migrant parents are not invested in their children’s education. Unfortunately, Andrea’s father and uncle fell victim to Mexico’s violence and were captured by sicarios⁸, tortured, and eventually released. Recognizing the immediate threat to her father, Andrea shared her family’s impromptu decision to leave Mexico:

That day, my grandpa and my uncle get to my grandma’s house and like damaged, you know, physically, and of course, scared. And so, they’re like, “Okay, that’s it. We’re moving to the U.S., like tomorrow.” So, I leave my school, never go back, and then we came here [to New Mexico] ... And we got here. And my dad actually didn’t work in agriculture, that was my mom. She got into the onion shed right away and my dad worked in construction.

Andrea continued to emphasize how her family left everything behind and started over again in the U.S. For Andrea, that meant entering the U.S. educational system for the first time, an

⁸ Sicarios are hitmen hired by drug cartels, primarily found in Latin America.

experience she described as filled with anxiety and tension because no one in her family spoke English and she was prepared to avoid having to interact with anyone who spoke in English with her. However, to her surprise, her family moved to a bilingual-speaking town where her nerves about attending and having to speak English subsided.

For migrant farmworkers, moving to bilingual-speaking communities or a region where other migrant farmworkers live and work is funds of knowledge at work, as there is cultural value in being near and in community with one another. This strategic move by Andrea's father helped provide her with a sense of security she did not anticipate:

I was like, God, if someone talks to me in English, I don't know what I'm going to do, like, I'm just gonna be so embarrassed. I'm not going to know how to answer. And so I get to my classroom, and nobody really speaks English, so I was like, "Wow, all of you speak Spanish too?" That's crazy!

According to migrant scholars, what Andrea's portrayal of her initial experience with the transition is common for migrants navigating the U.S. educational system (Martinez et al., 1994; Smith, 2019). Oftentimes, K-12 educators confuse this embarrassment and lack of speaking in class for learning disabilities. Fortunately, Andrea's mother began taking her to the local library, which helped both of them learn English:

We spent a lot of time at the library, we do have a local library, and I got a card. And we would go and pick up books ... And I would just read them to my mom. And neither of us knew English but I would read it and she would listen, and I had no idea what I was saying, but I was reading it, you know. And little by little I learned.

Here, a mutual exchange of generational knowledge occurred between Andrea and her mother. Her mother used the act of reading as tool for surviving and thriving in educational settings. This aligns with Ramos and Kiyama's (2021) sixth tenet of FK, the oral tradition as a means of survival, and indicates a practice directly embedded in Andrea's family by her mother. It may also, however, be influenced by Mexican culture, where educación is a value Mexican parents strongly advocate (Delgado-Gaitan, 1994; Reece et al., 1995). So, while Andrea's mother used the library to keep her reading, the process of reading also helped her mother learn English. Later, Andrea's mother decided to go for her GED and attend the local community college while working at the onion shed. At this point, both Andrea and her mother were attending college at the same time.

Over the next few years of their lives in the U.S., Andrea's father bounced from job to job and ultimately opened his own boat repair shop, while her mother continued working at the onion shed. Andrea worked at the onion shed with her mother for two summers prior to starting college. She noted, "I did the onion shed with [my mother] to start saving money and because I was also getting to the age where you kind of have to start getting your own money, you know, [so] I started working." Scholars have found that, as a result of seeing their parents work to sustain a living, migrant children tend to develop a sense of obligation to work as well (Martinez & Cranston-Gingras, 1996). This was evident in Andrea's testimonio, as she took on work to help her family prepare for her transition to college.

After her first semester of college, Andrea's sister had her first child and had to step away from helping their father as a result. Andrea's father asked her if she could come back home to help with the business, which would also provide her with a job. She

shared, “I was actually planning on working this summer, but my dad ended up opening his boat shop, so I am done with that, thank God.” The sigh of relief that followed reflected how she felt about not having to return to the onion shed. While she was grateful to have worked in the onion shed with her mother, she did not miss the 17-hour shifts. As working there had helped her cover some college expenses, she realized she could still make money by helping her father and contribute to her family’s income.

By this time, Ariana and I were about 25 minutes into our conversation with Andrea and I could tell Ariana was itching to share the connections she was making to Andrea’s testimonio. Ariana shared how she too had friends whose families had fled Mexico because of the same form of violence. Ariana then proceeded to affirm Andrea’s migrant experience, noting, “When you [Andrea] said the 17-hour shifts, I was like, I relate to that. Even if you think you barely started your experience as a migrant, it’s still valid.” Here, Ariana was referring back to the first week of our project, when Andrea had shared that she did not feel like a migrant because she started to work later and not as a child. In line with PAR methodology, this moment was representative of the value of doing research with community and in community. Although they came from different migrant backgrounds, it was important to Ariana to affirm Andrea’s lived experiences as a migrant farmworker. Soon after, Andrea had to leave to go back to work at her father’s boat shop, where she and her older sister helped manage the finances.

Andrea’s Financial Practices

Andrea attributed her money management skills to both her mother and her father and shared she was a “saver” because of them. Her banking methods included holding on to her checks and depositing them into her account after she had a few checks in hand. She elaborated, “When I get checks, I don’t cash them right away, I kind of save them. I went to cash like eight

checks the other day because I had been saving them.” For Andrea, holding onto the checks was an accountability mechanism that let her see her hard-won earnings in real-time. She additionally shared that she had once had a teen bank account and that her mother had helped her manage it. For example, when she deposited her checks, she asked her mom to move them into her savings account. Of this, she explained, “She [her mother] has always been the one that manages the money, like always. And from her, I feel I learned more how the actual managing is done, like with the banks ... I just trust my mom and it’s just easier for me if she does it.” Although Andrea was of age to get her own account, she felt comfortable knowing her mother would be there to help her. Contrary to her personal banking experiences, Andrea helped manage the finances for her father’s business. She kept her personal financial practices separate from her management of her father’s business. And although she managed her father’s finances, she still went to her mom for banking questions. During her testimonio, Andrea continuously expressed a level of trust and comfort with her mother that eased the financial anxieties of money management.

At the time of the testimonio, Andrea was wrapping up her first year of college. When asked what she remembered about her financial practices, she shared two vivid experiences involving her parents. In the first, she described how her mom helped her understand the value of an education through the worth of a textbook:

One time I was like, “Mom, books are so expensive.” And she’s like, “But [Andrea], books are books, they’re the price that they should be.” And I’m like, “No, they’re expensive.” She’s like, “No, they have knowledge.” I’d rather spend money on that, you know. So, I think I got that from her.

Her mother’s support and investment in Andrea’s academic journey illustrated for her how her mother understood the associated costs of college and that Andrea needed to decide between her

education and saving money. This practice can thus be seen as an extension of her mother's care in addition to taking Andrea to the public library—books contain the knowledge Andrea needs to obtain her college degree. Through this exchange, Andrea indicated she learned how to prioritize certain expenses over others.

Another moment Andrea held on to when making financial decisions in college came from her father's "entrepreneurial spirit." In the following reflection, she elaborated on her dad's experience opening the boat shop and how it taught her to work hard for her goals:

In a capitalist world, you can work hard. And no matter where you come from, yes there's different opportunities, but if you want something and you find the help and you find the resources and you have the motivation—and then the way I grew up, if you have faith in God—you can do it. And so, my dad, like there were days he said, "Hoy, no nos ganamos ni un penny," and I couldn't believe it, I thought he was joking. But he was being serious, like they weren't making any money ... And with my dad, he's very faithful ... he prays a lot, he reads a little book in the morning. And like everything we do, it's thanks to God you know. So, I think it just made him like he had a goal. And he just kept working for it.

Andrea's experiences of her mother's investment in her education and her father's work ethic instilled in her a determination to seek resources and opportunities, such as CAMP, to achieve her goal of graduating from college. In fact, one of the reasons Andrea attended her current undergraduate institution was because the college had a CAMP program. The CAMP program paired Andrea with a current CAMP student and the partnership helped solidify her career goals. Towards the end of her testimonio, Andrea shared what graduating from college with a degree meant to her:

For me, [the college degree] represents kind of what [my parents] have done for me, because it's always kind of [been] their goal. Well, their goal is not for me to get a degree, but their goal is for me to work where I want, well for my dad, especially, to work for myself. He doesn't want me to work for someone else. And I just know they're going to be proud. I think for us it means that they have done their job, like showing us the importance of education and supporting us, even though they can only do it a certain way, not like other kids [who] get their parents to help them with everything.

Here, Andrea showed an awareness of the unique challenges and opportunities of her migrant upbringing. The quote above also captured her parents' ideologies about money and work. Not only did they expect her to earn money, but they passed down the entrepreneurial spirit to her. Andrea is currently majoring in business administration and hopes to go to graduate school for her MBA.

Hermione

Hermione was the farthest away of the co-researchers, in California. At the start of her testimonio, she let Amelia (her co-researcher) and me know "agriculture is pretty big" in her area. California is where Dolores Huerta, Cesar Chavez, and Larry Itliong started the United Farmworkers Union (UFW). Her parents came to the U.S. to provide a better future for their children. Ultimately, however, all they were able to find was farm work. Hermione's firsthand experience with farm work was a month in the fields with her father for a summer and one week with her mother. The experience was cut short by her mother's insistence that Hermione focus on her studies. Her mother persuaded her to invest more time in her role as a student instead of financially contributing to her family's income. This desire for her daughter to focus on her

education was further reflected in the following observation she made about working in the fields:

I went to work in the fields ... and I just kind of stood there while working and I looked around because I heard people encouraging themselves and making jokes. But like, it just hit me that that was their reality, you know? I was having a hard time, but those people have been doing that for years and it's what they had to do to support their families. And I think that realization also kind of has encouraged me to keep going in my education.

In this reflection, Hermione recognized migrant work is extremely difficult that she had to work hard in school to give her family more options—a common cultural value practiced in the migrant farmworking community (Parra Cardona et al., 2006). Hermione believed it was up to her to help her family work their way out of the migrant cycle. This was a recurring theme across the co-researchers' stories—their early internalization that, as children of migrant farmworkers, it was necessary to work hard to change their families' socioeconomic standings.

Hermione shared three instances that influenced her decision to consider and prioritize college. First, she characterized her parents as the kind who “made sure to attend all the meetings and asked teachers what areas [they] needed help in and how [they] were doing in class.” She recalled her mom saying to her, “I don't want you to go [work in the fields]. You saw your sister would come home tired too. Échale ganas, estudia para que tengas una carrera y no tengas que trabajar en el campo. Cualquier cosa quieras hacer, tu lo puedes lograr, solo concéntrate.” Her observations from working in the fields coupled with her mother's consejo empowered Hermione to do well in school and consider attending college. Although her mother did not have a high school or college education, she used her consejos to empower Hermione to persist in the

U.S. education system. This small yet meaningful interaction between mother and daughter reflects the power consejos can have on the children of migrant farmworking families in regard to education.

Second, Hermione shared that her older brother's experience influenced her understanding of how migrant work can have academic repercussions. She noted her brother had felt the weight of the expectation to help their family and ultimately dropped out of college to work in the fields:

He's like 13 years older than us [Hermione and her sister], so he kind of had the responsibility to help my parents. That was something that was kind of holding him down. And I remember when I was in elementary, my parents had a hard time paying the bills and they ended up going to some program and those people ended up scamming them, and we almost lost our house and my brother stopped attending college. He started working in the fields again with my parents to help them pay for that and since me and my sister were younger, we couldn't really do much to help the situation.

In this reflection, Hermione highlighted the injustices migrant farmworking communities face coming to the U.S. in search of a better life. She further shared how migrant communities are more "vulnerable to those kinds of situations," where they do not have access to benefits and are then scammed by people pretending to work for non-profit organizations who help immigrant communities. Hermione's brother's decision to stop attending college was a result of systemic practices that hurt migrant farmworking families and result in their continued exploitation. For Hermione, the inability to help her family when they needed it most was a heavy burden she carried. Researchers have found this type of burden is common among those who are the first in

their families to go to college, and they eventually find themselves employing different financial strategies to help their loved ones (Goldrick-Rab, 2016). Importantly, her testimonio illustrated how MFCS may leave college to help their families because of external forces beyond their control. This pressure therefore does not come from the family; it instead comes from distal influences like social injustices.

Third, Hermione's younger sister in part influenced her to attend college because Hermione wanted to set a positive example for her. Moreover, her mother wanted her to stop working in the fields and focus on her education because her brother had not been able to finish college. This was her and family's opportunity to pick up where her brother had left off. She described her motivation to attend college with the quote below:

To me [going to college] means I'm getting out of that whole cycle thing, that's become a cycle of like working in the field, you know, and ... last semester [the CAMP office] asked us in the beginning of the of the year, "Why are you coming to college?" And what I had responded to was that I'm coming to college because my sister doesn't want to go, because she doesn't know if it's for her. And I knew in the back of her head it was because of finances. And I just wanted her to see me as an example that it's possible to come and receive help. There are different resources out there. So, I think it just means that, to me, being able to be an example for those of my family members that are younger, so they can see it is possible to go to college.

As this part of her testimonio shows, Hermione's motivations for attending college were primarily driven by her family and their experiences as migrant farmworkers. Specifically, she used her family as a source of motivation to navigate and find solutions to the complicated

relationship between money and college. In the following section, I discuss Hermione's unique financial practices in college.

Hermione's Financial Practices

Whenever Hermione heard the word “money,” she felt a sense of uneasiness. She described money as “a lot of responsibility” and, like her dad, “[you] have to know how to spend it.” Hermione explained, “My dad will use his checks towards the bills and whatever he has that he didn't use, he would use to buy food or necessities.” This prioritization of expenses is a practice Hermione learned from him. Although money felt like a big responsibility, she used different resources to develop the financial knowledge necessary to avoid scams like the one mentioned earlier. For her, CAMP played a particularly vital role in her understanding of money and college. In the following reflection, she captures the power of how access to services, like migrant services, help migrants navigate social institutions:

Going to college was iffy to me because I never knew about the resources that were out there prior to my senior year. So, whenever I thought of college I thought of money and I'm like, Am I going to have enough? How am I going to make ends meet? But thankfully, my [migrant] counselor was helpful in that process. She would have Saturday school ... she would attend it and would tell us about scholarships and opportunities and how to apply to college. So, it was just a really helpful process for us.

As the above indicates, Hermione used her connections with migrant services at her college to leverage resources that helped her build financial knowledge and capital. She did so by interacting with her high school migrant counselors, who provided the opportunity for her and other migrant students to learn about scholarships and how to apply to college. College access

points, like CAMP, thus act as community networks that aid MFCS in realizing their goals of attending and paying for college. Moreover, such programs empower the children of migrant farmworkers by centering cultural practices in the migrant farmworking community. This prioritization of a strengths-based approach to cultural practice has significantly impacted MFCS' college persistence and graduation (Willison & Jang, 2009).

Since starting college, Hermione had received one scholarship and federal financial aid to help cover her tuition and fees. But due to COVID-19, Hermione saved her financial aid refund and instead chose to use it for the following academic year. Leaning on her father's financial practices, such as prioritizing spending, she considered next steps:

I'm definitely saving money and prioritizing it for whatever I'm going to need it [for]. I was also thinking earlier this week, I saw an email saying that it's kind of likely that we're going to go onto campus, and I was already kind of thinking, where am I going to start applying for jobs? How am I going to start saving? How am I going to like, in what areas is the money going to have to go to? You know.

For Hermione, the potential of moving to campus first and foremost meant added expenses that required her to consider how to effectively employ financial practices. She knew she did not want her parents to have to support her, yet like her father, she knew she would have to find a job "to pay for bills and stuff and college." And as we talked about money, she unpacked some of her emotions around money, adding:

I feel like [the act of spending money] just kind of depends on what I spend it on, like the wants and needs things, you know. If I really want something and I get it, and then I see I didn't really need it, I'm just kind of like, I shouldn't have wasted

it on that. But if it's on something that I actually need, then it doesn't feel as bad, you know, doesn't weigh me down.

Hermione's fellow co-researchers echoed this sense of guilt over making purchases, a topic that also came up in their plática. As a college student planning to be on campus the following year to physically attend classes for the first time, Hermione anticipated contending with expenses she hadn't had to worry about when she'd been living at home, such as buying food and paying for housing. Because she was not able to work in the fields to save money for college like her brother, it was important for her to save the refund from her first year to help cover those expenses.

She also knew she needed to get a job on campus so her parents would be able to cover their own livelihood in her absence. More importantly, her father's strategy of prioritizing spending based on the family's needs significantly influenced how Hermione viewed her college costs and spending. Frugality was a practice that helped her determine the next steps to achieving her goal of graduating college and breaking the cycle of farm work for her family.

In general, Hermione's testimonio demonstrates how children of migrant families make critical observations regarding how their parents are treated by social institutions like predatory lenders and how they respond to the adversities of their situations. I, too, have made similar observations of my father and mother in my testimonios throughout this dissertation. These observations played a key role on Hermione's aspirations to go to college and find ways to finance her education without having to burden her family, which included ways to make and prioritize saving and spending. Hermione is now majoring in psychology and hopes to work with CAMP as a peer mentor to help other migrant students navigate their college experience.

Ariana

Ariana was interviewed by Hermione (her co-researcher) and me. She began her testimonio with: “I was always a migrant.” Her family had begun migrating to Ohio from south Texas since she was young. For four months out of the year, they worked in the Ohio green bean industry and returned to south Texas prepared to stretch their earnings for the next eight months. This constant back and forth significantly shaped Ariana’s K–12 experience. Two experiences in her testimonio particularly stood out in relation to the literature on mobile migrant farmworking students: (1) navigating different educational requirements and (2) sustaining childhood friendships. Ariana explained this in terms of captured how the challenges with the transition from Texas to Ohio impacted her mental health:

I feel it affected my mental health a lot because it was hard. ... As I got into high school, I just wanted to be in Texas. I’ve kind of stopped liking Ohio as much as I used to when I was smaller because I started noticing certain microaggressions from teachers and students and I just didn’t like the energy there. And then I felt there were more opportunities in Texas. Like, there wasn’t that many clubs in Ohio because it was such a small town. I wanted to be part of organizations and I wanted to get involved, but I feel Ohio is kind of stopping me from doing that because they didn’t really have a lot to offer in their schools with their clubs. I also felt like I was kind of just an average student, but then when I would come to Texas, I don’t know what it was, but I would just switch completely, my grades were better. I feel my mental health was better over here [in Texas]. And then I started finally getting involved my senior year, and my senior year was the only

year I spent the whole school year in Texas. So, I felt my senior year was the best year I've ever had in high school because of that [staying in Texas].

In this reflection, Ariana articulated how the lack of culturally relevant learning spaces in Ohio stunted her academic, social, and mental well-being. Torres (2003) has found Latinx students from majority Hispanic settings who transition to monolithically White settings were more likely to increase in their ethnic identity development. This seems to have been the case for Ariana given the constant negotiations she engaged in each year. Some of the microaggressions she mentioned had to do with culturally insensitive jokes her classmates made about Mexicans. These jokes obstructed Ariana's academic persistence with the curriculum in Ohio. With no student organizations to join, she also struggled to maintain friendships:

We would be in school for a little bit over there in Ohio and a lot of kids would be like, "Oh, they're back," and this and that, and it would feel so weird like ... being the new kids all the time and I just hated it. I mean, at the same time it was kind of fun though because they would get excited seeing us sometimes, but it felt weird like being those kids ... And then, there was this one time where this girl was like, "Do you remember when," I was like I don't remember anything. But then I grew up, like I obviously had better memory of people there, but it was so embarrassing that I would go to the same place but just couldn't remember the people there. And that's how it was, and I hated that because I would make friends and then we would have to leave and then I would forget about them. And then we would come back, and they would remember me but then I just wouldn't remember them, so I didn't really like that aspect of it.

This is consistent with the literature on migrant students that has found maintaining friendships can be a constant tension among school-aged children in migrant families (Branz-Spall, 2003).

These friendships and the changing curricular requirements all strained Ariana's school experience in Ohio, forcing her to compromise certain academic opportunities. For instance, she recalled:

I struggled to complete AP coursework because I would miss six weeks from Texas and because [the classes] were never the same. I remember this one time where my migrant counselor was like, "I'm sorry mija but you're going to have to make up some extra work because the work you're doing in Ohio, it's not the same as what we're doing in Texas." And I was like, "Oh my gosh like six weeks? That's way too much." But I still wanted to try and get AP classes in because I wanted to have some sort of college credit, and I didn't want to let being a migrant stop me from doing those types of things.

Despite the services provided by her migrant counselor, the differing educational requirements across states were beyond her and her counselor's control. Ariana therefore had to adapt her family's lifestyle to fit her educational goals. That is, she constructed hopes and dreams for herself that helped sustain her through high school and onto college. Of this, she remarked, "I feel like a lot of my educational journey has to do with my migrant experience." Without this experience, Ariana would not have had the drive and motivation to do and be more for herself and her family—a cultural value echoed among MFCS (see Cranston-Gingras et al., 2004).

Ariana reflected:

I grew up watching my parents work 12 to 14 hours per day. And I saw during the summers they would never really get to take us to places or like hang out with us.

We would always be by ourselves [referring to her siblings and cousins]. And I always told myself I never want to do that; I want to have time for family when I grow up. I want to make sure that I get a job that's only a certain number of hours a week. And to do that, I always had the thought of going to college, like ever since I was little.

Seeing her parents miss out on making memories together because of work, much like she missed out on forming meaningful friendships in school, empowered Ariana to pursue a college degree. She believed a college degree would help her obtain a job with the kind of flexibility her parents did not have.

Ariana's Financial Practices

Ariana engaged with financial practices at a young age by assisting her parents in making payments on credit cards and other household bills, such as the Internet and cell phone bills. She was the second co-researcher who described taking responsibility for family finances. This is particularly relevant to my research question because in Ariana and Andrea's family, the parent trusted their child in managing aspects of their family finances in relation to financial institutions like credit cards and banks. Ariana's parents turned to her to manage their bills because of her familiarity with the Internet. However, in shouldering this responsibility, she developed an acute sense of anxiety, noting, "When I hear the word 'money' I think of stress, because I feel like I'm always doing the payments and stuff for my family." She especially worried she might make a mistake. Managing her parents' payments also prompted her to think about her own money for college because she realized how indirect college expenses, like food and shopping, can easily pile up:

I remember my mom would always tell me, “You better be saving your money,” or “Siempre tienes que dar mas de lo que its asking,” like the minimum, “Si no, you’re never going to finish your payments,” like your balance, like you’re never going to finish with your dues ... and I’d be like, yeah, and then I would come back to Texas and I would have money in my account and I would just do whatever I wanted with it. And I feel like I didn’t save as much as I should have.

But now that I’m actually in college I’m actually saving how I’m supposed to.

The money Ariana is referring to here is the CAMP scholarship she was awarded through her university. Unlike traditional CAMP scholarships that fund a student’s first year of college, Ariana’s pays tuition for all four years, as well as room and board for the first year. Ariana also received local scholarships, which she used to help pay the indirect costs associated with living on campus, such as meals and gas for trips back home.

Moreover, in preparing to enter her second year, Ariana had to decide how she was going to cover the additional room and board expenses the CAMP scholarship would not cover beyond her first year. Even though her tuition was covered, she did not have guaranteed housing covered and did a lot of work with friends to determine cost-effective housing solutions for the next year. When she thought about who helped her the most in this, she cited her mom’s developmental approach to helping her understand how to save money for the future.

Although Ariana was expected to make her family’s bill payments, her mother understood credit and how to manage it, and she used this knowledge to help her daughter understand the importance of saving money and managing credit cards. Ariana admitted that, despite the anxiety that came with managing her parent’s finances, doing so helped her feel more comfortable with the processes and systems. She explained, “It kind of took away that fear ...

like it's not that hard. So, if whenever I make my own payments and stuff, I'll know that it's not as difficult as I'm making it out to be." Her mother's consejos in having Ariana manage the family's money simultaneously helped quell her financial anxiety and ultimately empowered her to view the experience as practice for the future.

As a result, Ariana opened her own bank account two years ago and began learning more about how savings and checking accounts work. She also considered taking out loans to help cover the extra expenses she was already anticipating would come with her move off campus. To help her understand how loans worked, Ariana shared that she turned to her best friend, who was also a MFCS:

I'm scared of [loans]. But ... I have a [friend] ...and she's already about to graduate and I know that she took out loans, and I always asked her little questions. But I try not to stress out about it, like, how do they work, and stuff like that. But I feel I still don't really have an understanding of them. I just know that you take them out, I think it's kind of like credit, that's my understanding of them. But I'm not really sure how to take them out or the difference between ... there's two options on my FAFSA but I forgot what they're called, like a direct or unsubsidized or something like that, but I'm not really sure too much of the difference, I feel I still need to learn more about that before I accept the offers.

In this mediation, Ariana explained her thought process in drawing on resources around her to continue developing the financial knowledge necessary to accomplish her goal of going to college. She thereby grew her understanding of how family and friends can be pivotal resources for navigating social institutions.

Before closing her testimonio, Ariana returned to her migrant identity and shared how her lived experiences as a migrant, both in and out of the classroom, shaped her career aspirations. She shared, “I feel like now I just want to know more about my culture. And I want to know more about how to help marginalized communities.” Texas was where she felt most like herself, and she detailed how attending school in Ohio meant losing opportunities to learn about her community. Now that she is in college and can control some of her academic experiences, she is determined to graduate and use her degree to help others in her shoes. She plans to switch her academic major to a discipline that will help her learn more about her community and give her the opportunity to get a job empowering her community.

Rowena

I assigned Andrea (co-researcher) to interview Rowena because both of their families immigrated to the U.S. from Mexico and eventually got involved in migrant work. Rowena started her testimonio by reminding us how she was born in the U.S. but raised in Mexico. She was one of five children and grew up in a multigenerational household. Her migrant narrative is a transmigration story, as she was raised on both sides of the U.S.-Mexico border and straddled two worlds as a result. Rowena described her migration process as follows:

Me and my second oldest sister would come for vacation to visit [our older sister]. But there was no rest between the school year. I started going into the fields when I was just eight years old, and we would work from morning all the way to the night. But when I came here [to Texas], it was when I started migrating with [my sister and her family], until I moved again. So, I started with the onion fields right here in Texas, then we started migrating to Indiana and we’d be doing the onions again.

In the above, Rowena discusses crossing the U.S.-Mexico border by foot with her then-10-year-old sister and waiting for her older sister to pick them up for “vacation” to work in the onion fields. I asked why she used the word vacation to describe the act of migrating and Rowena replied, “We would have to say we were going on vacation for them to let us pass. We could not say work because we were too young.” Legislation in the U.S. prohibits children under the age of 12 to work, so “vacation” was code for them to be able to work in the onion fields in the US (Wurth, 2018). Her migrant experience in this regard reflects the different ways migrants move around both nationally and internationally in search of farm work (Gold, 2005; Roberts et al., 1999). After working for 10 years in the onion fields, Rowena promised herself she would do everything she could to change her and her family’s lives.

In Mexico, Rowena’s father worked as a truck driver, which forced him to be away from his family for extended periods of time. Her mother was a stay-at-home mom who raised Rowena and her siblings with help from Rowena’s uncles and aunts. Their household also included her grandparents. Rowena described her mother as taking on the roles of both of mother and father for the household. By working in the fields and watching her father work long hours, she grew to understand “how hard it [was] to get money,” which caused her to consider alternate options for post-graduation, including military. Like the other co-researchers in this study, she witnessed her family’s struggle to make ends meet on both sides of the border and knew she had to make decisions that would positively impact their situations. Before considering college, Rowena was determined to enter the U.S. Army because of the “easy money” it promised. However, Rowena did not pass the exams required to enter the U.S. Army. Two months prior to graduating high school, she therefore made the abrupt decision to go with plan B—college—and described this decision as follows:

Literally the last two or three months of my senior year, I said, “Okay, if I’m not going to the military, I have to go to college.” So, this decision was mostly a last-minute thing, because I was thinking I needed to go to an affordable college where I can get a degree and start working, a degree that would lead me into a better stable life and a better way to support my family because ... it would get a title for myself. So that was my thinking when I decided “Okay, I am going to go to college.”

Here, Rowena captures how migrant farmworking norms can influence MFCS’ decisions to go to college and how they view their role and responsibilities in their family’s financial stability. She understood her family’s inconsistent income from working in the fields was not sustainable and that she thus needed to figure out her next steps when the military did not work out.

Moreover, in line with informed financial practices, Rowena understood she had to attend an affordable college. Her perception of a college degree was that the degree would open opportunities for her to acquire a professional role, or “a role with a title,” an opportunity she would not have if she stayed in the fields. Going to college also afforded her the opportunity to prove to her family she could become her own person. Of this, she said, “I got compared a lot to my second oldest sister and I wanted to show I can do this on my own. My parents are really attached to me, but I am not attached to them.” She highlighted two consejos from her mother that pushed her to do more:

I looked into three colleges actually, but tafter hearing these two consejos from my mom, she told me, “No tienes nada que hacer aya”, like it is saying It’s a bad thing for you to go over there. Why do you want to go over there? And, “Más te

vale portate bien.” This was after she gave in, like okay you’re going, saying I’m not a good child. When did I not do anything good for you to tell me this?

When we discussed the conceptual framework for our study (i.e., funds of knowledge and consejos), Rowena had asked, “Do the consejos have to be positive consejos?” I responded, “No, sometimes we internalize some bad consejos from our parents and we use those as motivators for positive change in our lives.” Recall Espino’s (2016) study with Mexican American women in their doctoral studies. Espino found that, for these women, consejos were small forms of advice that were sometimes filled with tension. The consejos Rowena recalled from her mother described her mother’s fear in her going away to college and leaving her family. As the first in her family to do so, Rowena’s mother was not prepared to let her go.

Rowena’s experience with migrant work and her role in her family greatly influenced her college decision. She worked in the fields alongside her sister’s family at a young age and did not get to keep her earnings, nor saw how her earnings impacted her family’s financial standing or progress. For Rowena, it therefore became important to separate herself from her family and make her own way while simultaneously helping her mother where she could. When her opportunity to leave for college was threatened by her mother’s fears, Rowena internalized her mother’s consejos. However, by attending college, Rowena was able to demonstrate to her mother how it could help their family in the future. These familial practices (i.e., taking Rowena’s earnings for the family) impacted how Rowena viewed the process of earning and spending money.

Rowena’s Financial Practices

Rowena’s experiences navigating financial practices differed from those of our research collective because she was the only person in their second year. As such, she had experience

holding multiple student jobs across campus and taking out loans. For example, she was a student instructor for the university's recreational center and was involved with a local community garden. As she prepared to enter her third year of college, she reflected on the influences that enabled her to afford college. First, her experience living between the Mexican and American economies helped her understand the value of the dollar. She said, "It's easy for me not to spend ... because when we were in Mexico, everything was cheaper over there, so it was okay to spend, but here [Texas] it's more expensive."

Rowena added that her father in particular had humbled her understanding of hard work and making money. She unpacked her views on this, noting, "He showed us how hard it is to get money ... you actually have to work for it, even though we weren't able to keep the money." As Rowena never saw her earnings, she missed an opportunity to manage her own money and often felt like she never saw the benefits of her hard work. College was the first time she was able to manage her own money and she described the feeling of earning her first paycheck in the quote below:

Since I started working here at the university and started getting money, like me instead of them [oldest sister] keeping it, I've been saving it. Or I use it if I really need it, like if I didn't have anything here to eat because I have my own refrigerator and a small pot where I can put stuff. So, if it's like "Oh I don't have anything left or, I don't have any more swipes to go to the diner to get some food," then yes, I would use it because it's an emergency, I need to eat. But if it was like, "Oh, let's go shopping or let's go out to eat," I wouldn't because, well first I didn't have money. But once I started getting it, it's not like I'm gonna go

and spend it right away because, as something I've worked for, it is not one I want to waste on something that I'm not going to need.

Despite not seeing a dime from the hours she put into the onion fields growing up, she observed how her earnings in college helped pay for necessities. She explained, "I had a place to sleep, I had food to go eat at the diner, I had school going on. And it was enough for me." In this way, her humble beginnings shaped her perspective on the things money should and could buy.

Some of these things came in the form of her education. For her first year of college, Rowena received a Pell Grant and CAMP scholarship to help cover her first year of room and board. By her second year, she learned from the CAMP counselors she would need to come up with \$2,000 to cover housing. With advice from the counselors, she took out her first college loan. Out of the research collective, she was the only one who had direct experience taking out loans:

I was nervous, because I had never taken out a loan and I needed to know, "Okay what's gonna happen if I take out this loan? When am I gonna have to pay it? How am I gonna pay it?" And, we had to take a class before we take a loan out here, it's kind of like a requirement so you know what you're getting into. So, after I went to that one class, I was like, "Okay, I can take it out without a problem, and I can pay it later when I graduate. And then there won't be any problems for now." Everyone was like "Okay, if that's what you want to do, then go for it." But that's after she [Rowena's mother] calmed down from being mad.

The process of taking out a college loan for Rowena was both anxiety inducing and relieving. As part of the process of taking out loans, students at her university were required to participate in a workshop on loans before taking any out. This practice of requiring students to attend a class on

loans before taking one out is consistent with many financial literacy and financial aid offices (Britt et al., 2015). Rowena was glad she took the class because it allowed her to pay for college without the stigma associated with loans. When Andrea asked a clarifying question about her experience, Rowena brought her mother up again, sharing that she'd been upset with her for choosing to go away to college and taking out a loan. But for Rowena, the class for the loan was an opportunity to explain to her mom how loans worked. Not only did the class alleviate Rowena's anxieties about loans, but she also gained the language to help her mother understand them. Rowena is majoring in kinesiology and hopes to graduate into a career that will help her support her mother.

Amelia

For the last pair, I assigned Rowena (co-researcher) to collect Amelia's testimonio because both their families immigrated and lived in the same region in Texas. As I was also from the same region, I was interested in seeing how our region's cultural nuances played out in this space between the three of us. Amelia began by expressing, "I feel like sharing my story with other people allows me to know that I am not the only one who has gone through this stuff." At this point, she was the last peer to share her testimonio and Rowena was the last co-researcher to collect a testimonio. I first connected with Amelia through a mutual colleague who knew of my study and knew Amelia was looking for a community of migrant students outside of her university. She was the only co-researcher in the group who attended an institution that did not have a CAMP program and because of this, it was difficult for her to find spaces that affirmed her migrant identity. She thus saw the opportunity to build community by participating in this study, an important tenet of PAR work.

Like Rowena, Amelia was born in the U.S. but raised in Mexico. Her mother enrolled her in private school in Mexico because she “wanted the best education” for her daughters. Amelia’s mother played a significant role in her education. She described her mother’s care and interest in her education as follows:

My mom really made that decision [to move]. She left everything behind. She left my grandma who had diabetes. She left our house over there in Mexico because she really wanted us to pursue an education. So, it was done by my mom. Even in Mexico, she strived to provide us with the best education. I attended a private elementary school. And she made sure that whatever we needed, we always had it over there. Like, she would always bring us tortas and she would pass them through the varillas from the school and she always made sure that we were able to perform our best at school. But it was an opportunity we didn’t have that made her just move over here with no one to move to the U.S. for because she really wanted us to pursue an education. And for me, I always saw that, and I always thought my mom wanted us to become someone in life.

In sharing this memory, Amelia debunked the myth that migrant parents do not care about their children’s education. Her mother not only wanted the best education for Amelia and her sisters, but she also took agency of her daughters’ educational trajectories to instill in them a sense of *ganas*—a burning desire to do and be more. Amelia held onto these memories as fuel for moving forward, not only for her mother, but for her two younger sisters as well. Her testimonio resonated with mine, particularly regarding my own mother’s advocacy for my educational needs. I shared with her that I felt “this is our mother’s way of caretaking,” prioritizing their children’s education above all else, even if it means leaving behind the only life they know.

Amelia's mother was a seasonal migrant farmworker who worked in the aloe fields and orange packing plants in the deep south of Texas. Before that, her mother sold clothing in Mexico from clothing parcels in the U.S. and at one point, she'd had her own storefront selling these clothes. As a result, Amelia grew up understanding how money worked. She noted, "those are just numbers to me and I usually just see it as a something I'm going to need in the future," like a college degree. Like the rest of our research collective, she saw going to college as an opportunity to get a job with a stable income.

Going to college, regardless of the degree or school, was something Amelia knew she had to break the cycle. And although she equated a college degree to money, she also equated it to a livelihood that differed from her family's migrant background:

I feel like I just needed to make sure I took that step, because I have a few cousins that didn't go to college. They said that they were going to go, but then they started working. They like the money that they're getting and stuff like that and they kind of get stuck in that cycle of just going to work at a minimum wage job. So that's why I was like, "You know what? I don't want to get stuck in that cycle as well. So, I'm just going to start off and go to college right away."

Amelia indicated seeing her cousins fall into the same cycle of living paycheck to paycheck helped her realize foregoing college was not what she wanted for herself. More importantly, she wanted to set an example for her younger sisters.

Amelia's sisters frequently came up throughout her testimonio. She explained, "I always try my best to instill in my sisters to make sure they know everything before going to college." She helped them with their homework and made sure they were registered for the academic school year. Amelia believed her role of helping her mom with her sisters further helped her

develop a sense of maturity in preparation for college: “I feel like if I hadn’t gone through that earlier, I would have felt very overwhelmed by everything they asked for whenever you’re applying for college.” As the oldest sibling and the first in her family to attend college, Amelia was determined to make as many informed decisions as possible. Similar to Andrea, Amelia started third grade in the U.S. and did not know English very well. However, because of her determination to go to college, she worked hard and excelled in school. She researched colleges on her own as well as the offers she received in financial aid and scholarship packets. Of this process, she said:

Whenever it came to applying, I sort of just looked up on YouTube and looked at videos where they explained everything, the process and how to do it, but it was just sort of like a learning step for me. And if I did have any questions about it, I usually just asked my counselor and they were really helpful with that, but I would say for the majority of my college search, I was doing it by myself.

Amelia knew her mom had high expectations for them because she left everything behind so they could get an education, and this was Amelia’s way of ensuring her mom’s efforts were realized through her and her sisters. Moreover, Amelia’s college-going experience came to reflect her mother’s decision to move to the U.S. by herself. Amelia thereby asserted her agency to transform her situation by making independent life decisions, just like her mother.

Amelia’s Financial Practices

Although Amelia took control of her college-going process, she had to make some difficult decisions. One of these was deciding between two competitive colleges and funding packages. Ultimately, Amelia chose to go with the university that provided full tuition and a stipend for housing and other necessities. Amelia’s story is an example of how some MFCS

forgo the CAMP scholarship to accept other financial aid packages (Willison & Jang, 2004).

This causes MFCS to miss out on the academic and social benefits CAMP can provide.

Regardless, Amelia used two main measures to make her decisions. First, she considered her family's income:

I really tried my best and I sat down and made a list of everything I knew I needed. My family lived on a very small income so I knew I wouldn't need a lot of money when it came to food and stuff like that. Usually my family lives around, I would say, \$400 a month on food, and there's four of us, and knowing I was going to be by myself, I knew it wasn't going to be too much of a problem when it came to that. But other financial costs like housing and stuff like that, I sort of just figured that out myself. I went online, I was like, "Okay, this is going to be this and stuff like that."

She explained her family received food stamp benefits, so Amelia knew exactly how much her family lived off when it came to food, and she used that number to help her understand how much money she would need for food per month as an individual person. Her family's participation in welfare programs thus enabled Amelia to develop foundational knowledge of the cost of living in terms of food costs. Related to our sub-research question on familial influences, Amelia's family's participation in social services helped shape her financial knowledge. This knowledge base eventually helped her calculate her college expenses. If tuition was going to be paid for by her scholarships, she only had to worry about housing and other indirect college costs.

Consequently, her second factor for determining which school to go to was the cost of living in the city versus her small rural hometown in south Texas. She mentioned, "I was

thinking of attending [a school in central Texas] and then transition into [a school in deep south Texas] because I knew [the city] was a really expensive city.” Since housing was covered, she considered living in the city for a year and then moving or transferring to where the cost of living was not as high. Yet, despite this list of pros and cons, Amelia developed anxiety around the complexities of going to college. She described the mental toll of choosing between colleges as follows:

It was very hard because I wasn’t too sure. I always doubted myself a lot because I had no idea if these calculations I was making were right or wrong ... I was stressing myself out so much to the point where I sometimes really wasn’t too excited for going to college. I just kind of sometimes shut myself down. I felt there was just too much pressure I was putting on myself as a migrant and first-generation college student to make the right choice. I didn’t know what the right choice was ... It’s such a financial burden.

The college-going process for first-generation college students is a difficult experience to navigate because of the reasons Amelia lists here. Many students do not know if they are doing the process correctly and sometimes these doubts prevent them from continuing their educations (Pascarella et al., 2004) or sometimes they undermatch with different institutions (Cox, 2009). However, there are services and resources these students can access to help them build confidence in the process. For Amelia, a high school migrant counselor helped “reassure” her after she had done some research on her own. Migrant counselors in K–12 are part of a larger culturally responsive practice of helping migrant farmworking students navigate the U.S. education system, regardless of whether their families migrate within the U.S. or move to the

U.S. in search of farm work. In line with our research question, this cultural practice oftentimes influence how MFCS make financial practices.

Amelia was ultimately awarded a work-study as part of her federal financial aid packet. Through her research on financial assistance, she understood she needed get a job to access these funds. So once again, she took the initiative to search for remote jobs on her university's student hiring platform, Handshake. She shared, "I just started applying at all these jobs. I was like okay, whichever one calls back, that's the one I'm gonna get." She received and accepted her first job offer and eventually got her first paycheck. Amelia described the feeling of receiving her first paycheck below:

I was like, "Wow! I got this money." I was really happy and excited. I got the check and I was like, "Okay, going to put it away now, not going to touch it, or anything like that. I'm going to need this money for next year." ... I have a direct deposit from my work, and they usually just deposit that into my bank account. So right now, I usually just check my bank account each morning making sure that it's still there.

This constant need to check her account can be seen as a form of financial anxiety. The feeling seemed to stem from observing her mother manage her earnings from migrant work. Her mother used to save the money in envelopes and tuck them away in random locations throughout their home. She always knew how much money she had and where she had put it. Amelia further added that she tried to compartmentalize the money in her head, which in turn shifted to anxiety because she worried they would lose the money or forget where it was located. Like the rest of our research collective, this unique familial practice of money management influenced how Amelia went on to employ her own financial practices. Having a bank account of her own

provided Amelia a sense a relief and helped her manage her anxiety around saving money in a secure location. Today, Amelia is majoring in communications and wants to graduate with a job through which she can have stability and provide for her family.

As shown in the analyses above, my co-researchers' testimonios all demonstrated how their familial upbringings shaped their financial practices in college. In our study, we defined the "familial" as practices and knowledges manifested within the migrant family unit that may be rooted in or shaped by broader cultural values. In the next section, I breakdown how we answered the cultural aspect of our research question: how do MFCS' cultural upbringing influence their financial practices?

The Plática

The purpose of the plática was to identify what cultural influences shaped my co-researchers' financial practices. We defined "cultural influences" as broader values, ethics, norms, and knowledges inherent in the migrant farmworking community. To prepare for the plática, I asked each co-researcher to construct a vignette, a small story, highlighting how they believed FoK and consejos came up in their peer's testimonio. I also asked them to clean their transcript so they could spend time with the data they collected. I cleaned each transcript as well so I could do the same. Then, I asked them to bring their vignettes to our plática, where they would read them out loud and introduce their peer's story with migrant work, education, and money to our research collective. To facilitate this discussion, I used Mural, a digital workspace for visual collaboration, and asked co-researchers to jot down concepts that came up for them after they presented and listened to each other's vignette. I assigned each co-researcher a color so they could easily keep track of each other's ideas. After jotting down their concepts, I asked

them to work together to cluster the concepts into groups of broader themes in our migrant experiences related to cultural influences.

In the following sub-section, I highlight the two major themes related to cultural influences that surfaced during the plática: (1) mothers as central figures and (2) reciprocity. My co-researchers' discussed in depth how their mothers played pivotal roles in their financial practices, such as influencing their children to choose school over work and save money for college. They also discussed how going to college was their way of paying back their parents for their investments in their education. Keeping in mind that the familial is influenced by the cultural, both themes individually influenced my co-researchers' relationships with their mothers and at times shaped how they viewed and understood their responsibilities to their families. Below I provide context for both themes using data from the plática and quotes from individual testimonios to support my co-researchers' observations.

Mothers as central figures: “That’s just what she likes to do.”

Every time I would hear everyone’s story, when they would read it and they would mention their mom, I would smile because I feel like that resonated a lot with me knowing how much my mom has had an impact on me and just it’s crazy to see, like, I think it’s a cultural thing ... like migrant moms and stuff like that. I feel like they really do have a lot of impact with how you’re spending your money and trying to push you.

—Ariana, Co-researcher

In line with Ramos and Kiyama’s (2021) work on Fk⁹, my co-researchers expressed how their mothers mediated migrant work, money, and college. Here, I make a connection to Tenet 1 of Fk: “Fk support communities to challenge power and dominance structures as communities mediate uncertainty caused by economic disparity, political inequality, and differential access to intuitional resources” (Ramos & Kiyama, 2021, p. 11). The FoK passed down via my co-

⁹ See Ramos and Kiyama (2021)

researchers' mothers' financial practices helped shape their children's ideologies around money and prioritizing their spending according to needs, specifically those for covering college expenses. Their mothers thereby emphasized that, although college is expensive, the return of investment would be greater in the long-term. Much like moving from one country to another with no family (e.g., Amelia's mother and Andrea's family) to pursue educational and economic opportunities, their mothers personified the cultural values of work ethic and sacrifice in migrant farmworking communities.

Their mothers particularly leaned on their cultural values to help their children understand how hard work and sacrifice in college would help them achieve their next goals in life. Andrea's mother, for instance, helped her understand these values through a *consejo* on the cost of books, while Ariana's mother's *consejo* emphasized saving for college. While their mothers understood the associated costs of college, they also employed their own unique financial practices that modeled for my co-researchers how money helped cover other needs, such as indirect costs. In college, indirect costs are unanticipated costs beyond the college bill, such as transportation, personal expenses, and books and supplies (Coles et al., 2020).

Rowena's mother emphasized the importance of looking presentable, which influenced the way Rowena spent her money. I did not anticipate this particular *consejo* to come up in regard to financial practices but the region in which Rowena lives is heavily influenced by societal constructs of how one should look like. Rowena said, "my mom always loves having me dress nice, even though we were not rich." There is a certain presence of authority and respect that looking nice invites:

I mostly only spend once in a while. Like, this time in Easter, they gave us one day free, so I took off on the weekend. And I got over there early and my mom,

she always loves having me dress nice, right, even though we were not rich, because we're not, but we're in a stable position. She told me, "Let's go get some boots," because I had the same boots for seven years, which are the boots I would take to the onion fields. They're like ugly and rustic. I know we need to change and she's like, "Let's go get some new boots." And we were going to go for one pair and we came back with three. And again, that was my money from when I started working last fall, so I hadn't spent anything since fall. So, I had a good amount of money that it didn't hurt me to waste because it was for me. And then I took my mom out to eat, which she hadn't had since I left ... So, when I know I have money, I don't mind using it for a little something when I'm home.

Rowena's testimonio here indicated it was important for her mother to be sure her daughter looked presentable and that, reciprocally, it was important to Rowena that she treated her mother to a meal out—a luxury for her mother. Also of note is that Rowena expressed a sense of comfort spending on her mother when home because she saved her money. By saving, she had money during the holiday season she could spend on her mother.

Andrea shared learning just how far money can go via a similar shopping experience with her mother. In the reflection that follows, she described her mother's experience of receiving her first paycheck at the onion shed:

My mom was working at the shed. She was getting like \$7.00 an hour ... So, it wasn't a lot, but my mom and I were actually talking about it one time and she's like, "Me acuerdo cuando recibí mi primer cheque," and it was a little bit for her, and she's like, "Y que nos fuimos a Cruces," it's the city near us, and its where we would go shopping because we don't have anything in our town. And she's

like, “Me acuerdo que nos fuimos shopping y como nos rindio ese cheque!”

because she went and got me and my sister clothes and all that. And we we’re all excited because she had made money, you know, and looking back at it, it was only like \$100 that she spent on us. But it felt like so much, you know, so she wasn’t making a lot of money.

Throughout her testimonio, Andrea continuously emphasized how she lived a comfortable lifestyle despite her parents’ limited earnings. This is perhaps because her parents knew how to stretch a dollar to do so. This helped her think critically about prioritizing her expenses. Andrea’s testimonio here also represents how migrant families should have the privilege of enjoying shopping for personal reasons.

Amelia further described her mother as a parent who only wanted the best for her children. However, in pursuit of the American Dream her mother came for, Amelia experienced the stressors of making financial decisions that could impact her and her family. She shared, “[my mother] was very concerned because I was stressing out ...I didn’t know what the right choice was, and she was really concerned. She always said, ‘Look if you take out loans, that doesn’t matter’.” Amelia’s mother understood loans alleviated these financial stressors for her daughter and knew her daughter needed a reminder that “Those [were] just numbers [and to] see [the college degree] as something [for] the future.” Because her mother worked to help her understand that loans were okay, taking out loans relieved Amelia’s concerns about affording college.

For Amelia’s mother, it was more important that her daughter enjoy the experience and reinforced college was a privilege worth taking loans out for. When Amelia shared her testimonio with Rowena, part of it resonated with Rowena. She shared:

Maybe because our parents are caregivers to their sons and daughters. But when they come to themselves, sometimes it's a little harder on them because they still have to be paying bills, have to be paying rent or paying the land, but they still want to give to their children, because they want us to experience the joy of any regular children, because we deserve it as well.

This exchange resonated with me because Rowena got at the heart of the motivations of many im/migrant mothers' reasons for immigrating and working hard: to provide their children as many possibilities and positive experiences as possible. My co-researchers' descriptions of their mothers' spending habits differ from those in traditional research on financial literacy. While scholars have found parents' spending habits trickle down to their children, they have not addressed the intentionality behind such habits. My co-researchers' testimonios fill this gap by clarifying how their mothers' spending habits and financial decisions were motivated by their desire to provide the best they could for their children. In her testimonio, Hermione shared how her brother helped open her eyes to her parents' spending habits, specifically those of her mother. She said, "My mom likes to spend a lot on her nietos and us. And it's not because she has a lot of money, it's just because that's what she likes to do, she doesn't like to think of herself." This realization—that her mother prioritized the needs of her children before her own—showed how her mother exerted agency over her own financial practices.

Overall, my co-researchers' mothers played a pivotal role in understandings of money and spending. Not only did they go to their mothers for advice on how to manage their bank accounts and for help managing their income, but their mothers' financial practices reminded them that, while direct college expenses are important, they also had indirect costs that would afford them a comfortable college student experience, such as presentable clothing and spending

time with family. More importantly, a closer look at Hermione's description of her mother's financial decisions, it is clear her mother's practice of prioritizing her children influenced Hermione's own prioritization of her family's needs. All my co-researchers expressed they made financial decisions, such as saving their FAFSA for the following year, so their parents would not have to pay for college. Furthermore, they all viewed going to college as an opportunity to help their parents. This brings me to the second theme that emerged from our plática, reciprocity.

Reciprocity: "I feel like that's such a big part of my identity"

I feel the same way. Like, since I was in high school. Literally, that's one of the reasons I tried so hard, because I don't want my parents to have to pay ... Like Hermione mentioned, you did your part and now I do mine. It's like now that I'm working for my dad, I could choose to move out and not help, and it's okay like you have helped me. You have done everything to make sure I get to where I am. And now that you're getting to your goal, like why wouldn't I help you? You know? I feel it goes back to that. Obviously it's not like, "Oh I owe them something," which I mean we do, but I feel like they grew up supporting us, and now it's our time to support them, you know.

—Andrea, Co-researcher

The second theme that emerged in the plática was reciprocity, or giving back, either in the act of helping other migrant students or financially supporting their families. My co-researchers' sharing in this regard echo a study by Parra-Cardona et al. (2006), where the research team identified several communal values espoused in migrant farmworking families. Two of the values were *tragajando duro*, a reflection of a strong work ethic, and *estando todos juntos*, the strength in family and community. These themes are fitting, as my co-researchers continuously acknowledged their parents' strong work ethic and efforts to support their educations. Their parents centered their academic needs and, in some cases, their understandings of money. My co-researchers internalized these values and used them to guide their financial practices at college. For example, many made sure to apply for scholarships and jobs to help offset college expenses.

In her testimonio, Hermione shared how getting a job with CAMP was not only an opportunity to get extra money for her second year, but also to give back to her community. She specifically talked about this in terms her cousins:

My cousins, I know they're really hard working, but I don't know if they receive the same support that I received because there's different high schools ... So, I just try to advise them on how to apply to scholarships and FAFSA ... and there's this opportunity that we recently got in CAMP to become a CAMP leader, yes como un internship but it's paid and I figured ... I'm going to need to find a way to make ends meet, and I feel being a part of that program [CAMP] in a different way is still going to help me be beneficial.

Here, Hermione leveraged her social connections to her school's CAMP to "challenge notions of historically underserved communities as socially unorganized" (Ramos & Kiyama, 2021, p. 12). College access points like CAMP provide MFCS with opportunities to develop networks, construct college plans, and take action toward realizing their college goals, (e.g., paying for college and helping their community). Relatedly, Amelia's identity as a migrant greatly increased her motivation to persist in college in a way that went beyond the self. For instance, she reflected on how she intended to set the example for her sisters:

I feel like that's such a big part of my identity, and it will continue to be ... but I know I will always try to help migrant students who are all in the same position because I know it can be super hard. But the values we as migrants have, it's just something that's not comparable to some of these students who are from here and they have these privileges. So, I feel overall, it just makes us a lot tougher person and it really has helped me ... And that's something I always tell my sisters. I'm

like, you are going to go to college, and I'm going to be there for you. Whatever you need. Okay. I'm going to get you through it.

As the oldest, Amelia was determined to navigate the college system to better support her four sisters in their own college experiences.

Even though her dad did not finish middle school and her mom finished high school but did not attend college, Ariana's parents also stressed the importance of college for their daughter. Ariana shared that her parents always said, "You're going to go to college and you're going to be a professional," or "You're going to be a doctor." This advice empowered Ariana to study political science with the intention to go to law school. In the reflection below she emphasized why doing this was important to her:

I feel like now just want to know more about my culture. And I want to know more about how to help marginalized communities. And I feel like that's what it is for me, like as a child of a migrant, because I feel like being a migrant is really, I think it's difficult. More than I thought, like obviously when I was smaller, I didn't really think too much about it as I should have, but yeah, I feel like now it's just to help marginalized communities. I want to learn more about how to do that.

As evidenced by this statement and others, giving back to their community and their families was a message my co-researchers shared throughout the plática and their testimonios. Choosing to go to college and find ways to afford college on their own was less about the benefits they would personally gain and more about making sure their parents did not have to worry about them anymore. Moreover, they intended to support their parents, their families, and their community as soon as they graduated.

While there were several other conversations that emerged from our plática, these two were the most salient throughout our conversations, their testimonios, and the vignettes they presented of each other's stories. The themes at once captured the intergenerational impact of migrant culture on children from migrant farmworking families, in that co-researchers were observant of their parents' financial practices and heeded their advice on money management. Their work in the study further enabled them to expand their understandings of why their parents made certain financial decisions and were now applying those same practices to their own situations.

Conclusion

Overall, this chapter encompasses my co-researchers' testimonios and findings, both individually and collectively. Moreover, I used multiple data points, including (1) the educational journey maps from our third research collective meeting, (2) their testimonios, (3) my research memos, and (4) the vignettes they developed for their peer co-researchers. I began with a demographic overview of my participant co-researchers inclusive of their location, student classification, type of aid, and the type of migrant work their families engage or engaged with. I then presented each co-researcher's individual testimonios to highlight their migrant stories, educational journeys, and experiences with financial practices. I described my reasoning behind their interviewing pairs. Using their stories, I constructed pairs where co-researchers had the opportunity to engage with a different migrant story from their own. Last, I provided findings on emerging themes discussed in the plática by my co-researchers. In the following chapter, I unpack my findings in relation to the literature on MFCS and financial practices and provide implications resulting from my study.

CHAPTER FIVE

The Harvest: Discussion and Implications

The last step in the agricultural cycle is the harvest or gathering of the crop. I remember when the month of August came around, I would hope and pray my father would let us leave before the harvest. Our farmworking process started in May with the cleaning of about 400 acres of betavel, twice, meaning we walked through 800 acres in two months. Then, toward the end of July and early August, we would move on to cleaning soybean fields. After the cleaning season, it was time to harvest both the soybean and betavel crops, along with the wheat crops. If we left before the harvest season, I could make it back home in time for marching band season, which was important to me because, in Ariana's words, "I wanted to be part of organizations and I wanted to get involved." If my father chose for us to stay for the harvest, we had to enroll late in our primary school in Texas and I did not get to start school with friends or have a marching spot with the band.

Even when we were on time enrolling in school up north, I never saw it as an opportunity. Regardless of when we enrolled, I still had to start behind my peers back home because the curriculum between Minnesota and Texas differed. Attending school in Minnesota also meant we experienced microaggressions from peers and teachers, like continuously being told to be quiet in the cafeteria because we were too loud. I never liked the harvest season because the events and experiences of attending school up north were not the most pleasant of times. However, as I navigated the education system and entered college, I began to explore my migrant identity and what it meant to me, and I began applying the metaphor of harvesting to my life. Specifically, I leaned into my experiences and tried to make sense of how my migrant

identity influenced my educational decisions and continue to reflect on how it influences my career.

As I sat through each co-researchers' testimonio, I experienced a range of emotions and was transported back in time by the resonances of their stories with mine. Their testimonios elicited memories and considerations of my own financial practices and reinforced my grounding in my migrant farmworker identity. When I left home for college, I tried to suppress this identity and avoided speaking about being a migrant because I was embarrassed and had internalized the many stereotypes about my community. When I left the state of Texas to pursue my master's in education, I knew I wanted to explore my identity as a migrant because I was tired of suppressing such an important part of myself. I ended up at the University of Vermont, among a large migrant community in the dairy farm industry. Eventually, I learned about the efforts of the Vermont Migrant Solidarity Project and brought their advocacy work with undocumented migrant farmworkers in the region to the university. In doing so, I expanded my own understanding of the community and the different trajectories migrants take from Mexico and Central America. I learned not all migrants are documented and that families continue to take serious risks to migrate. I ended up writing a master's thesis based on scholarly personal narrative, in which I used theory and research to reinforce and make meaning of my educational experiences as a MFCS. I did this to affirm my own lived experiences, to understand how external forces shape(d) my perspective as a migrant, and to add my narrative to the canon of MFCS.

With this testimonio to set the tone, I gather—or harvest—my co-researchers' experiences in this chapter using my cultural intuition to describe their experiences with financial practices in college. Their testimonios provide different and unique vantage points to the varied

experiences of migrant farmworking in the U.S. The plática detailed in the previous chapter brought their voices together to form broader understandings of MFCS' experiences with identity and financial practices in college. Building on this, I start with a synthesis and discussion of the findings as they relate to my conceptual framework and the existing literature. I then present implications from this study for growing practice and research with MFCS.

As a reminder, the research question guiding this study is:

- 1) How do the cultural and familial upbringings of migrant farmworking college students influence their financial practices?

In the context of this study, I define “cultural” as the broader values, ethics, norms, and knowledges inherent in the migrant farmworking community. I use the term “familial” to refer to the practices and knowledges manifested within the migrant family unit. I view the familial as isolated or oftentimes unique practices employed within the family. With these definitions, I capture the specific and broader influences of migrant culture my MFCS co-researchers used to inform their financial practices and expand the existing literature beyond the common perceptions of the migrant community.

Migrant Farmworking College Students and Financial Practices

Ultimately, there were three ways my co-researchers employed financial practices in college. First, they engaged traditional financial practices (e.g., creating budgets) by using banks and managing their savings. Second, they used resources strategically (e.g., migrant counselors and their mothers). Notably, they all viewed their mothers as key holders of financial knowledge. Third, as independent spenders, they held their families' needs in their periphery when considering and executing financial practices.

Traditional Financial Practices

My co-researchers all used budgets to determine how much money they would need to cover the indirect costs associated with college. Each received different forms of college aid, such as scholarships and grants. They understood these types of aid are primarily meant to help cover the costs associated with tuition and fees. As they know their tuition and fees were covered, they used their families' cost of living to determine how much they needed to cover indirect costs related to food, books, and clothing. For example, Amelia based her budget for food off her family's food stamps budget. Importantly, a common attitude echoed among my co-researchers was knowing how to live within their means and how to spend their money smartly. Many spoke of food as the biggest priority, then books and gas to travel back home. While shopping surfaced in their testimonios, the co-researchers primarily saw shopping as an unnecessary expense. However, they tied the experience of shopping to their relationships with their mothers, which I expand on in detail later in this chapter.

Additionally, I learned my co-researchers knew how to use banking systems because of their parents' persistent efforts in having them work and assist with financial practices. Some of my co-researchers work(ed) alongside their families and received earnings. Others, like Ariana, assist(ed) their parents in making payments. In other cases (i.e., Hermione and Amelia), the co-researchers observed their mothers' spending habits and similarly executed their own financial practices. For example, Amelia's mother saves money in envelopes and does not use a bank, yet her mother knows how to budget her money to be able to provide for their family. This observation helped Amelia understand how banks can be of assistance for saving and storing money.

Using Resources Strategically

My co-researchers utilized resources around them to make smart financial decisions. The services we discussed in depth in this regard included their mothers and migrant counselors. My co-researchers viewed their mothers as the key holders of financial knowledge. They described their mothers as the driving force behind their desire to understand how money works and the practices necessary to save and live within their means. In some cases, their mothers wanted them to learn how to use banks and credit cards so their family did not need to be dependent on others. In Ariana's testimonio, for example, she shared how her family turns to her cousin for help making payments. However, Ariana's mother insisted she learn to make payments and manage credit cards so she could be responsible for her own finances. As a result, Ariana learned how credit cards work.

My co-researchers also viewed their migrant counselors as a vehicle for making informed decisions. They additionally viewed their colleges' CAMPs as a resource for building relationships and giving back to their community. For many of them, the deciding factor in choosing their college came down to receiving a CAMP scholarship. In Amelia's case, however, a weighing of the pros and cons between different universities (i.e., one that did not have CAMP and another that did) resulted in the strategic decision to go with the school that offered her four years of funding over the one year of funding from CAMP. CAMP also impacted Hermione's decision to get a job in her second year. She saw it as an opportunity to make money and simultaneously impact her community. Given this, migrant support programs were vital to helping my co-researchers navigate the difficult financial decisions that come with attending college, particularly those unique to MFCS.

Independent Spenders, Connected Users

I further learned that my co-researchers are each independent spenders but that they all keep their parents in mind when making spending decisions. In other words, they prefer to make financial practices by themselves to not worry their parents by employing financial practices that will not impact their families' finances. They constructed this ideology of independence as soon as they started thinking about college, which empowered them to identify resources like CAMP, scholarships and on-campus jobs. For example, they all found scholarships and applied for federal financial aid to cover as many of their college expenses as possible. Each co-researcher talked about attending college to pay back their parents raising them well against all odds and ensuring they received the best education possible. My co-researchers wanted to make sure they could pay for college and manage their financial statuses by themselves by working hard and finding ways to help pay for college in ways informed by their family's future economic standings.

Overall, the findings of this study demonstrate how my MFCS co-researchers exhibited resourcefulness in and beyond their communities and develop an understanding of financial practices before enrolling in college. They carry these communal and familial practices to their college experience and use them to benefit their futures and the futures of their families.

Discussion

In this section, I relate the findings back to the literature review and conceptual framework laid out in Chapter Two. I organize this discussion in terms of the concentric circles of the migrant farmworking community, my co-researchers' families, and their relationships with their parents (see Figure 1). As a reminder, the outer circle in my conceptual framework represents the FoK embodied in the migrant community. The middle circle represents the FoK

embodied by individual migrant families or individual household clusters. The center circle represents the relationship between parents—or caretakers—and children.

My research questions is:

1. How does the cultural and familial upbringing of migrant farmworking college students influence their financial practices?

The following section answers our research question according to three major themes in the findings. First, I discuss the theme of broader forces in the migrant farmworking community that influence and support MFCS' financial practices. I then explain the second theme, the pivotal role of family in shaping how MFCS approach money management. I conclude with the third theme of how consejos between MFCS' and their parents oftentimes grounded students in their financial decisions. Together, these themes support my central argument that MFCS learn money management skills before they come to college and often rely on their parents' advice when making purchases and other financial decisions. Overall, my findings suggest MFCS: (1) use traditional forms of financial practices (i.e. western financial practices), (2) engage strategically with resources, and (3) spend independently and with their family's needs in mind.

The Community

The migrant farmworking community in the U.S. historically formed and grew out of the Bracero program. As the children of migrant farmworkers began entering the U.S. education system, migrant advocates fought for the inclusion of their educational needs in legislation. Some of this legislation also led to the creation of programs to support families in transition. Migrant farmworking families ultimately used their networks to establish connections between one another, identify forms of assistance, and worked to support the educational needs of their children. In growing up as part of the broader migrant farmworking community, some MFCS are

raised to visualize themselves attending and graduating college. In fact, choosing to go to college is itself a financial practice for MFCS because the opportunity has financial repercussions for them and their families. Like their parents, who come to the U.S. to earn money and achieve stability, MFCS think about money, finances, and saving long before they set foot on a college campus. Although money is not necessarily a means to an end, the value that hard work results in financial stability is instilled in them at an early age.

To help plan how they were going to afford college, some of my co-researchers turned to their migrant counselors in both high school and college. These counselors are the result of policy and legislation, a community effort that has had a long-term impact on the migrant farmworking community. For some, having access to migrant services like CAMP is key to their decisions of which college to attend. In line with literature on migrant student services, the presence of these programs in migrant farmworking communities enables children from migrant families to pursue higher education (Gildersleeve, 2010; Salina & Reyes, 2004). Just as migrant parents learn to navigate their transitions by utilizing different social services, migrant students learn to take advantage of the migrant student services offered in their high schools and colleges.

For Hermione, CAMP is a resource she leans on to navigate her college experience as a MFCS. By participating in CAMP and benefitting from their services, Hermione made the financial decision to engage the program's opportunities by serving as a CAMP mentor. She sees the opportunity as not only beneficial to her own growth, but also to her financial stability in college. In this regard, CAMP is a crucial financial vehicle in her college experience. Like the literature on high school and college migrant services, the findings of this study showed CAMP to be a community affirming of MFCS' lived experiences, wherein they also learn to pass down cultural knowledge and wealth to help others. In other words, they learn to lift as they climb.

Andrea's mother, for instance, greatly benefitted from migrant services long before Andrea chose to go to college. She utilized social services aimed at migrant families and local services, like the library, to provide a safe, healthy, and active learning environment for her daughter; a practice that paid off when Andrea decided to go to college. With her parents' help, Andrea chose to attend the university she's at now because of their CAMP and chose to stay close to family to help her father and make money to help pay for college. She often thinks about her family's financial situation and makes financial decisions that both help her family maintain their income and sustain hers. Through the lens of Fk literature, these are strategic community practices that influence the children of migrant farmworking families to make college-going decisions with their family's financial health in mind (Ramos & Kiyama, 2021). Each of my co-researchers demonstrated their parents' interest in their educations and understand the value of a college degree. Yet, it would be a disservice to my co-researchers if I did not address how these decisions are also attached to forms of trauma associated with intergenerational poverty.

My co-researchers' experience with financial anxiety is deeply tied to their families' financial histories and socioeconomic standings. They all feared their families's support of them through college would cause their parents and siblings to struggle at home. They also feared the possibility of their parents stepping in to help if they ever could not afford college. This fear may also be attributed to intergenerational poverty, particularly in terms of scarcity mindsets that cause anxiety around the possibility of their families continuing to live in the cycle of poverty. This is a burden many first-generation and limited-income college students carry with them through their studies (Gofen, 2009). Amelia captured this anxiety by noting, "I felt there was just too much pressure I was putting on myself as a migrant and first-generation student to make the right choice." Indeed, the financial anxiety around choosing the right college can have mental,

financial, and academic repercussions that especially affect students who are the first in their families to attend college. To alleviate these stressors, my co-researchers continue to navigate financial aid and social services systems to secure the finances necessary to attend and succeed in college. I argue this community practice is the result of generations of migrant communities' navigation of complexly inequitable systems for the purpose of advancing their families' goals, which perhaps is why my co-researchers hold their families' futures in mind when engaging certain financial practices.

The Family: “Concerted Cultivation”

As migrant scholars have suggested, family plays a significant role in MFCS' lives. It is thus unsurprising that my co-researchers attributed their financial outlooks and practices to their parents' experience with the migrant lifestyle. The conversation on broader financial topics and college highlights how parents pass down financial strategies to their children (Mimura et al., 2015; Shim et al., 2010). While my findings confirm the co-researchers learned some financial strategies from their parents, they further expand the literature by clarifying the influence of family values on MFCS' financial practices. That is, the financial practices their parents passed down to them are more than just traditional practices. For example, my co-researchers shared their pride in their parents' work ethic and commitment to living within their means for the collective good the family.

In their testimonios, most of my co-researchers described their upbringings as comfortable despite common conceptions of working-class communities. For them, migrant farmworking culture imparted lifestyle ideologies that influenced how they chose to live and spend money. Escamilla and Guerrero (2014) have described these values as concerted cultivation, or the “cultivation of work wisdom as capital toward successful completion of a

career goal and a responsibility to family” (p. 169). Concerted cultivation is a cultural practice found in migrant families that empower children to do well in school and attend college. For some of my co-researchers, their schoolwork ethic and application to college afforded them the opportunity to receive different types of aid that helped them pay their college tuition. In other cases, like those of Amelia and Rowena, their work ethic resulted in jobs they enjoy and value as learning opportunities. In this way, my co-researchers’ financial practices were centered on actively identifying opportunities (e.g., scholarships and campus jobs) to support their college expenses.

Research on financial literacy suggests college is the first time students make their own financial decisions (Chen & Volpe, 1998). However, my findings indicate the inverse may be true for MFCS, as the co-researchers of this study employed financial practices long before entering college. Some learned how to manage earnings from working in the fields, while others learned how to make payments on credit card bills and online payment portals. Some, like Rowena, knew earning money would be difficult and that the value of money shifts between different economies. Four of the co-researchers began their testimonios with the reasons their parents left Mexico and settled into migrant work in the U.S. By holding onto their family histories, they continue to connect their past to their future aspirations. Rowena, for instance, uses her understanding of the value of the dollar in Mexico and the U.S. to consider how her financial practices can impact her and her family.

In other cases, my co-researchers made observations and assumptions about the cost of living based on their families’ wages, which enabled them to understand the amount of money they needed to be financially stable in college. For Amelia, this took the form of her awareness of her family’s food budget. Specifically, she used her family’s food budget to determine how

much money she needs to live when she is in college and uses this calculation as part of her own budget. Moreover, her relationship with her mother helps her look past the hardships and instead think about her financial aid and job as a collective income that offsets her mother's emergencies. Amelia, too, practices building generational wealth by seeing financial risk as an opportunity to help her mom by helping her pay for college. She quells her financial anxiety by viewing her money as a pool of income that helps her family.

Consejos from Mothers

Based on my conceptual framework, I focused on the influence of consejos on MFCS' financial practices. Recall that consejos are forms of FoK internalized as messages that influence a person's disposition (Alfaro et al., 2014) and reflect the relationship the person has with their parents. I specifically looked at consejos to help answer the second research question: How do familial practices with money influence MFCS' financial practices? To answer this, I analyzed how each co-researcher's parents'—specifically their mothers'—consejos played a significant role in their understandings and applications of their financial practices in college. Delgado-Gaitan (1994) has described consejos as “cultural narratives” that convey lessons and emotions that empower children to make educational decisions. Espino (2016) has added that consejos can reflect cultural tensions present between parents and children.

Below I outline and discuss the consejos mothers passed down to the co-researchers. I begin by circling back to Andrea's testimonio about her mother's regard for the price of college textbooks in a conversational format to emphasize the dialogic nature of the reflection:

Andrea: Mom, books are expensive.

Andrea's Mother: But [Andrea] books are books, they are the price they should be.

Andrea: No, they are expensive!

Andrea's Mother: No, they have knowledge.

This exchange demonstrates a migrant mother's understanding of the value of an education that challenges traditional framings of mothers in working-class communities (Auerbach, 2007).

These framings, however, often center white, middle-upper class families, which elides the power of cultural and familial values in working-class communities of color, like those of migrant farmworkers. However, through my co-researchers' testimonios, migrant mothers played a critical role in MFCS' development of college-going ideologies by helping their children understand the value of an education through hard work.

Children in migrant communities are taught to work hard in school because working hard can yield the opportunity of attending and graduating from college. Migrant parents associate a college degree with a financially stable career however they also know college is expensive. Andrea explained how her mother's view of the costs of books helped her prioritize her expenses. Although her mother did not receive a college degree, Andrea trusted her advice and used it to prioritize her educational expenses and quell her anxiety around spending. In addition, Andrea internalized the cost of college and understands she must work hard, not only in her classes, but also at her job so she can pay tuition so her parents do not have to pay. Her mother's consejo coupled with her dad's advice (i.e., "Hoy no nos ganamos ni un penny") reminded her of her purpose for going to college. These interactions significantly shaped how Andrea came to understand how money and success is achieved in the U.S. She further went on to talk about the privileges of living in a capitalist society, where she believes she can achieve her dreams with hard work. Given this, Andrea developed a sense of confianza to invest in education and hard work to achieve the American dream with her parents.

The other consejo that came up for my co-researchers was Rowena's mother's consejo, "mas vale portarte bien." In our plática, this consejo resonated with all of us because we all have had moments where our mothers essentially told us to behave ourselves. We agreed this consejo oftentimes has an underlying message that makes us feel as if our mothers do not trust us. Yet, from a broader perspective, we understand our mothers are actually referring to external forces, such that, if we are not aware of our surroundings and choices, we can get thrown off course. Migrant communities have long been susceptible to fraud, as evidenced by Hermione's experience. Parents of migrant children are thus always on alert when it comes to their children's choices. For example, Rowena understood her mother wants the best for her, but this consejo was a point of tension for them. When I asked my co-researchers to consider their parents' consejos, Rowena asked if the consejos had to be positive or negative. I explained consejos can be both and that how we do or do not follow our parent's consejos is dictated by our relationships with them. Rowena uses this consejo as fuel to help her mother see her as an independent individual capable of attending and navigating the challenges of higher education.

As the above suggests, choosing to attend college can be a site of tension for MFCS and their parents. On one hand, migrant farmworking parents want their children to go to college and on the other hand, they want to ensure their children do not financially struggle to afford it. The findings of this study showed MFCS do not want their parents to worry about them and the associated costs of financing their college educations. This tension sometimes can result in MFCS instead staying close to home, leaving their college education to help out at home, disagreements between MFCS and their parents, and MFCS internalization of their guilt and anxiety around money. Despite this, my co-researchers held onto the consejos as forms of oral traditions that reminded them of their reasons for pursuing their college degrees. Ramos and

Kiyama (2021) have defined oral traditions, such as consejos, as Fk used for survival that hold information and lessons across generations. They additionally hold sentiments and attitudes that reinforce cultural and familial values (e.g., a strong work ethic and the value of an education) that migrant communities use as leverage to persist in achieving their goals. MFCS ultimately use these consejos to direct their college trajectories to the twin goals of graduating and giving back to their families.

Implications and Recommendations for Theory, Research, and Practice

In this section, I address the implications of my findings and provide recommendations for future research and practice. While these implications may be generalized to students from underserved populations, I share them with the intent to center the needs and unique experiences of MFCS. I begin by sharing implications and recommendations for theory, followed by implications and recommendations for participatory action research. I conclude with implications and recommendations for college financial centers, universities, and community non-profits.

Implications and Recommendations for Theory

In this dissertation study, I framed my research question using funds of knowledge and put consejos at the center of my conceptual framework to more closely examine how consejos influence MFCS' college financial practices. For example, the consejo that brought our research collective together was Rowena's mom's consejo, "Mas the vale portate bien." Although there were many angles by which the co-researcher's attributed meaning to this consejo, they had each received it from their mom in one form or another regarding decision-making. Ramos and Kiyama (2021) have explained Fk are built in different contexts and used by knowledge holders to navigate society; my co-researchers similarly used their mothers' version of this consejo to make decisions regarding their educations. We bonded over these different meanings and, at the

same time, those different meanings also reshaped how we understood the consejo. Moreover, centering consejos in the conversation encouraged my co-researchers to more carefully reconsider how their parents shaped their college ideologies and spending habits. Where I could have just focused on practical approaches to money management, focusing on consejos enabled my co-researchers to attribute deeper meaning to their parents' spending habits.

Recommendations

By centering consejos within an FoK framework, I uncovered notable nuances in migrant farmworking families' financial practices. For example, most of my co-researchers shared that their mothers were the ones who managed their families' finances and the consejos present in their families gave more meaning to why their mothers managed their family finances. In terms of theory, scholars using FoK as a research framework should consider how centering a particular form of FoK within a FoK framework can reveal the significance of cultural practices not commonly recognized by U.S. society. Doing so can prove fruitful in dismantling the deficit narrative around immigrant communities. More importantly, it can help community members positively reframe their internalized deficits as strengths and tactics for survival. For example, as the research collective shared their understandings of Rowena's mom's consejo, Rowena began to shift her own understanding of the consejo, such that she came to understand her mom's position as an immigrant mother concerned for her daughter's safety. This conceptual framework therefore elevated and gave meaning to a unique form of FoK that can be further reiterated via other FoK.

Implications and Recommendations for Research

This study was grounded in a participatory action research (PAR) methodology that centered the narratives and lived experiences of a marginalized student population on college

campuses. Through this PAR methodology, I was able to bring together a group of five MFCS to share their testimonios with one another as a research collective. Using PAR allowed me to provide my co-researchers an outlet for building community and engaging in knowledge production (Reason & Bradbury, 2001). Although research on migrant students is not new, their role in this regard has always been limited to that of participant. Researchers interested in working with students from marginalized backgrounds, like MFCS, should consider how PAR can positively impact participants beyond simply participating in a study. Cammarota and Fine (2008) have explained PAR allows researchers to build *confianza* with co-researchers, which in turn can help co-researchers build *confianza* in their lived experiences and voice as contributing individuals in society.

PAR further equips co-researchers with research-based skills they can use in the future. For instance, Andrea, who was wrapping up her first year at the time of the study, presented her findings from Rowena's testimonio at a virtual summer undergraduate research symposium. As a result of this experience, Andrea expressed interest in exploring undergraduate research at her institution. Similarly, Ariana applied and received an undergraduate research grant through her undergraduate institution and Amelia applied to her institution's Ronald McNair Scholars Program, a federal TRiO program that supports undergraduate research for underrepresented students. The experience thus expanded co-researchers' understandings of research and affirmed their ways of knowing.

Ethical Considerations in PAR Methodology

In a PAR study with and on undocumented students, Salazar (2021) addressed the importance of ethical considerations beyond the traditional IRB tenets of respect, beneficence, and justice. She specifically discussed the different roles she took on as primary researcher to

ensure the safety and well-being of her co-researchers. During the time of my study, my co-researchers were all studying and working remotely with family. Some of us were recuperating from the 2021 Texas freeze. Because of this, I made sure to check in with co-researchers regarding how they were managing their student commitments and family obligations. Relatedly, I began the study by explaining to my co-researchers that our curriculum and timeline would be subject to change to give us the ability to react to unforeseen circumstances. At times, I adjusted our timeline to give co-researchers more time to collect their testimonios and reflect. I also added 1:1 check-in meetings with each co-researcher to monitor their experience with the process and continuously reflected on my own well-being so I could effectively support them.

This shifting of activities and my own reflective process enabled me to serve as a mentor to them in varying capacities, a role PAR researchers often find themselves in when working with student co-researchers (Salazar, 2021). Some asked me to serve as a recommender for research opportunities and others asked for my advice on research grants they applied for and received. I had to work diligently to balance my ethical obligations to the study and my evolving role with my co-researchers. To do this, I engaged in continuous reflections with family, peers, and mentors (Banks et al., 2013; Salazar, 2021) and, through PAR, expanded educational research opportunities that are often limited for marginalized college student populations.

Contributions to Virtual Participatory Action Research

Traditional PAR research requires researchers to be in community with co-researchers. However, COVID-19 made this physically impossible. I thus had to transfer my PAR study to a virtual setting—virtual participatory action research (VPAR). Doing so allowed me to conduct a national search for co-researchers and tap into migrant narratives across the country. This in turn helped me dismantle co-researchers' paradigms around the migrant community. For example,

Andrea came in with the assumption that she was not a migrant because she did not work with her family at a young age. In this way, I was able to use VPAR to bring students together from across the nation to share their narratives with one another and develop a broader understanding of the national conversation around migrant students.

A key point to VPAR is the inclusion of unique forms manageable learning curriculums that onboard co-researchers to the project at hand. I included reflection journals in my curriculum to help co-researchers process the assigned readings and videos. I also shared our documents on a cloud system that they each had access to in order to be as transparent as possible with the experience. It was important to me to find online brainstorming tools that were engaging and easy to use for my co-researchers. I used these tools with the intent to execute the study and ended up using them throughout to introduce co-researchers to the different ways researchers can collect and analyze data in group settings. Along with managing our curriculum, I built breaks into our meetings and different types of reflection activities, such as a breathing exercises. Below I provide some recommendations for research.

Recommendations

First, I recommend researchers do their due diligence of making themselves aware of what their co-researchers do and do not have access to. For example, I looked up each co-researcher's school to see if they had undergraduate research offices or the Ronald McNair Scholars program. Knowing this information helped me connect with them and gain their trust in my role as a supportive researcher. I also wanted them to understand I was there to guide them in their development as researchers, so it helped to provide co-researchers access to offices they might otherwise not explore or access.

Second, aspiring PAR scholars should work in community with other PAR scholars to receive feedback on their research curriculum prior to engaging with the intended community. PAR is non-linear in that the process is cyclical with moving pieces that must often be adjusted. By working with and seeking advice from other PAR scholars, aspiring PAR scholars will be better positioned to develop an approach consistent with the needs of the community they intend to work with. For example, I knew I would be working with college students during a difficult time, as colleges around the nation were preparing to go back to school with the threat of COVID-19 still in the air. In other states, educators and students had to also contend with the lingering impacts of the George Floyd trial, the insurrection at the nation's capital, and the threat against critical race theory in the classrooms. As a researcher, I had to balance my commitment to the study with my commitment to the co-researcher's mental health. I had to critically analyze the need and role every assignment played in their development and growth. I also considered the number and lengths of breaks I provided during each meeting and even started one meeting by giving my co-researchers the space to process the results of the Georgy Floyd trial. As such, it is critical scholars use PAR to design projects that center the care and needs of marginalized communities and their members.

Implications and Recommendations for Practice: Financial Counseling Centers

The findings of my study center the role of family in financial conversations and how MFCS' families are implicated in their financial practices. Put another way, MFCS consider their families when engaging financial practices related to college expenses. And because MFCS share identities with first-generation college students, students from limited-income households, and highly mobile students, my findings shed light on how students with these social identities might be thinking about how their financial practices in college impact their families.

Moreover, the findings extend scholarship on the broader conversation of good debt versus bad debt. Ariana, for instance, spoke about her family's use of credit cards but did not discuss using credit cards to pay for college and Rowena spoke about taking out a loan to help cover additional expenses her second year but also shared how her mother struggled with this decision. Indeed, there is value to exploring how college financial education currently centers credit cards and college loans. As such, I argue there is a need to discuss how the smart use of credit cards in college can help students from low socioeconomic households develop a healthy credit and thereby position them with good credit at graduation. While literature on the use of credit cards and college students has mostly prioritized the harms of predatory lending practices, financial education centers can curb the pitfalls of credit card debt by actively helping college students understand how to make credit cards work for them.

The findings of this study also add to the literature on financial anxiety among college students. My co-researchers all expressed frustration in deciding how to pay for extra indirect expenses. Most quelled their anxieties by learning about loans or getting jobs. It is important to understand that these emotions are rooted in their families' trauma moving from Mexico to the U.S. and watching their families stretch the dollar. Yet, as painful as the trauma can be for MFCS. This was especially apparent in my co-researchers' use of their families' histories as motivation to make informed financial decisions with their families in mind. Based on these factors, I make the following recommendations for financial education centers.

Recommendations

Financial education centers should incorporate conversations on intergenerational trauma and poverty to account for the burdens limited-income and first-generation college students must face coming to higher education. Such conversations can help alleviate their financial anxieties

as they begin to make their own financial decisions, usually with their families in mind. Recall that Hermione shared how her brother helped her understand why her mother spent money on her grandchildren and children despite the fact they lived on a limited income. This conversation between helped Hermione recognize her mother's unique financial practices. Accordingly, these conversations should include asset-based approaches that guide students in identifying the cultural and familial value of their parents' financial practices.

College financial education centers in financial aid offices should also be more explicit about the indirect costs associated with college expenses. Knowing about indirect costs in advance can help MFCS construct more realistic budgets. Extension centers at universities that have a CAMP or whose local state education agencies provide migrant education programs should seek partnerships in their outreach to provide financial programs/services for migrant farmworking families and households. In combining outreach efforts, the services might more effectively promote and support active communication around financial practices between the parents and their children.

Moreover, high school and migrant counselors should invite migrant farmworking parents to engage in conversations about financial topics. College outreach efforts often exclude these parents from their services because they assume the students will become independent of their families. However, family plays a significant role in MFCS' decisions on how to finance college. Budgeting courses can therefore aid in empowering parents of MFCS to help their children consider what expenses they should be including in their budgets. My co-researchers all shared that their parents wanted to help them pay for college. However, co-researchers were adamant that they pay for it by themselves, yet also underestimated the level of indirect costs they would need to cover.

Finally, financial education centers should expand the conversation on bad debt and good debt. College students use both credit cards and loans to pay for college and both have advantages and disadvantages. Students who pay with credit cards and can pay off their credit cards throughout their academic career have the opportunity to build their credit score—an advantage for MFCS to consider. In other cases, however, students who pay their tuition with loans graduate with no credit score. College financial centers should thus consider breaking down the different types of loans that exist to help MFCS and their families make informed decisions based on their situations and goals. Ultimately, more can and should be done to construct financial education curricula that consider both broad and narrow scopes of college affordability.

Conclusion

Migrant farmworking college students are a subset of college students who persist through their education even when their needs are sidelined by social institutions. This study, however, was not meant to create a general narrative of the migrant college student story. Its intent was instead to illuminate the stories five migrant farmworking college students and their financial practices. To do this, I used a participatory action research (PAR) methodology to understand how MFCS' cultural and familial upbringings influence their financial practices. With five MFCS co-researchers, we used funds of knowledge and consejos as a framework and found MFCS' financial practices were influenced by the broader and historical migrant community culture, unique family practices, and consejos passed down by migrant farmworking parents. More specifically, we found MFCS' are resourceful students who lean on programs like CAMP to make informed decisions about their college finances.

MFCS understand the future implications their actions with money may have on their families because of their families' experiences with migration, social services, and work. Their families employ unique financial practices that influenced the way my co-researchers viewed and came to understand money. Ultimately, the co-researchers made independent financial decisions with their families in mind and more specifically did not want their parents' help paying for college. They strongly believed it was their turn to work hard and study so they can one day pay it forward. My co-researchers also shared forms of advice passed down by their parents that they internalized and used as empowerment to seek creative ways to finance their education. For example, Hermione decided to serve as a mentor with her college's CAMP to make money and simultaneously help others from her community.

Together, the findings from our study illuminate the need for financial education centers to address familial influence on financial practices. For too long, the college-going ideology has held that students go to college independent of their families. However, for many migrant farmworking families, college is a family experience, as students think about their parents, siblings, and cousins when choosing how to finance their educations. Additionally, this study illustrated the value of using a PAR methodology with migrant farmworking college students. PAR encouraged my co-researchers to find individual and communal value in their identities as migrant farmworking college students. Given this, migrant scholars should consider how PAR can bring the narratives of MFCS from the periphery and into the main conversation on college students in the U.S.

APPENDICES

APPENDIX A: Definition of Terms

Below is a list of terms and their definitions that I use throughout my study.

1. Cultural – the broader networks, practices, and knowledges MFCS develop because of growing up as migrant farmworkers (i.e., migrant networks, inconsistent and unstable income flow, patterns of migration, and interrupted educational experiences, etc.)
2. Consejos – small, cultural forms of advice passed down by family members through generations
3. Familial – isolated or oftentimes unique practices employed within the family and between extended family
4. Financial anxiety – a psychological stress response because of financial events
5. Financial literacy – the possessing the knowledge and skills related to finances.
6. Financial practices – the application or use of methods to make financial decisions.
7. Financial wellness – ones' relationship with money matters
8. Funds of knowledge – household and cultural forms knowing outside of academic classrooms.
9. Migrant – individuals who follow migrant seasonal streams throughout the U.S. in search of agricultural work. Migrant farmworkers may be documented or undocumented, either immigrants or born in this country (Fan & Perloff, 2016).
10. Migrant Farmworking College Students (MFCS): individuals who come from families who travel across the U.S. in search of work and whose main source of income is in the agriculture, dairy, or fishing industries (Branz-Spall & Wright, 2004).
11. Plática – dialoguing as a community to share experiences and to disentangle the multiple lived realities with financial management.
12. Testimonios – forms of narrative storytelling that centers the voices of marginalized communities.

APPENDIX B: Research Collective Curriculum

<p>To Do List Before Starting</p> <ul style="list-style-type: none"> ● Review and sign Co-Researcher Consent Form <ul style="list-style-type: none"> ○ Upload to Research Collective Google Drive ● Complete the following: <ul style="list-style-type: none"> ○ Create MSU Guest Account: https://tech.msu.edu/msu-guest-account/ ○ Complete Human Research Protection (HRPP/IRB) CITI Training: https://hrpp.msu.edu/training/index.html ○ Contact Amanda if you experience issues. <p><u>Prior to first meeting:</u></p> <ul style="list-style-type: none"> ● Read Chapter 1 of A. Flores (2020) proposal ● Write a 6-Word Story on: <ul style="list-style-type: none"> ○ In 6 words, answer the following question: Why did you choose to participate as a co-researcher in this study?
<p>Week 1: Formation of Research Collective Date: Friday, March 5 Time: 6:00PM – 7:30PM CST Duration: 90 minutes Location: Zoom</p> <p><u>Learning Objectives:</u></p> <ul style="list-style-type: none"> ● Develop an understanding of the purpose and the need of the study. ● Construct Research Collective (RC) community learning agreements. ● Review RC expectations and revisit project timeline. <p><u>Meeting Outline</u></p> <ol style="list-style-type: none"> I. Introductions (15mins) <ol style="list-style-type: none"> a. 6-Word Story b. Purpose of research collective II. Overview of Study (15mins) <ol style="list-style-type: none"> a. Open discussion about study and Chapter 1 of A. Flores (2020) proposal <ol style="list-style-type: none"> i. What are some thoughts you have about the purpose and significance of the study? ii. What previous experiences, talents, or funds of knowledge do you feel you bring to the work? III. Community Learning Agreements (25mins) <ol style="list-style-type: none"> a. Open discussion to craft Research Collective (RC) community learning agreements. IV. Introduce Educational Journey Map (17mins) <ol style="list-style-type: none"> a. Describe purpose of educational journey maps. b. Amanda shares her educational journey map. V. Wrap-Up (5mins) <ol style="list-style-type: none"> a. Navigating the Google Drive <p><u>Homework:</u></p> <ul style="list-style-type: none"> - Read Gildersleeve, R. E. (2011). Toward a neo-critical validation theory: Participatory action research and Mexican migrant student success. <i>Enrollment Management Journal</i>, 72–96. - Watch Ontology, Epistemology, Methodology and Methods in Research Simplified! https://www.youtube.com/watch?v=hCOsY5rkRs8

<ul style="list-style-type: none"> ○ 350-500 word journal response (upload to Research Collective Google Drive): ○ General reflections about our first meeting. ○ In what ways does PAR challenge you to think about research?
<p>Week 2: Introduction to Participatory Action Research</p> <p>Date: Friday, March 12</p> <p>Time: 6:00PM – 7:30PM CST</p> <p>Duration: 90 minutes</p> <p>Location: Zoom</p> <p><u>Learning Objectives:</u></p> <ul style="list-style-type: none"> ● Become familiar with the tenets of participatory action research (PAR). ● Discuss the challenges and opportunities of PAR. <p><u>Materials:</u></p> <ul style="list-style-type: none"> - Gildersleeve, R. E. (2011). Toward a neo-critical validation theory: Participatory action research and Mexican migrant student success. <i>Enrollment Management Journal</i>, 72–96. - Journal Reflection <p><u>Meeting Outline</u></p> <ol style="list-style-type: none"> I. Check-in (10mins) <ol style="list-style-type: none"> a. High and low: What is something good happening in life right now? What is something you are struggling with? II. Discussion of the video (20 mins) <ol style="list-style-type: none"> a. What is your understanding of epistemology, ontology, and methodology? b. How do you connect those concepts to our work? III. Overview of Participatory Action Research Principles (15mins) IV. Discuss reading (30 min) <ol style="list-style-type: none"> a. What does PAR mean to you? b. In what ways does PAR methodology compliment the research question? Where does PAR fall short from addressing our research question? c. How is the PAR methodology impacting your experience in the study thus far? V. Wrap-Up and questions (5mins) <p><u>Homework:</u></p> <ul style="list-style-type: none"> - Read Kiyama, J. M. (2011). Family lessons and funds of knowledge: College-going paths in Mexican American families. <i>Journal of Latinos and Education</i>, 10(1), 23–42. - Read Delgado-Gaitan, C. (1994). "Consejos": The power of cultural narratives. <i>Anthropology & Education Quarterly</i>, 25(3), 298–316. - Create your own personal educational journey map. See Educational Journey Map for additional instructions and directions of how to submit. <ul style="list-style-type: none"> ○ What social structures have you interacted with throughout your educational journey? ○ What social inequities have you had to navigate or make sense of to get to college? ○ What funds of knowledge have you leaned on through your education? ○ What familial consejos led you to post-secondary education?
<p>Week 3: Conceptual Framework</p> <p>Date: Friday, March 19</p> <p>Time: 6:00PM – 8:00PM CST</p> <p>Duration: 90 minutes</p> <p>Location: Zoom</p>

Learning Objectives:

- Understand the use and application of a framework in social science research.
- Engage in reflection over your understanding of funds of knowledge and *consejos*.

Materials:

- Kiyama, J. M. (2011). Family lessons and funds of knowledge: College-going paths in Mexican American families. *Journal of Latinos and Education*, 10(1), 23-42.
- Delgado-Gaitan, C. (1994). "Consejos": The power of cultural narratives. *Anthropology & Education Quarterly*, 25(3), 298-316.

Meeting Outline

- I. Check-In (10mins)
 - a. How is engaging in the research collective formation impacting your life right now?
- II. Overview of Conceptual Framework (20mins)
 - a. Presentation and discussion
 - i. What are some of your key understandings about what a conceptual framework is?
 - ii. What are some FoK or consejos that you have hear in the context of our community (the migrant community)?
- III. Sharing of Educational Journey Maps (45 mins)
 - a. Each co-researcher will have 5-8 minutes to share their educational journey map.
- IV. Wrap up (10 mins)
 - a. One-word response, how are you feeling after our meeting today?

Homework:

- Read Delgado Bernal, D., Burciaga, R. & Flores Carmona, J. (2012) Chicana/Latina Testimonios: Mapping the Methodological, Pedagogical, and Political. *Equity & Excellence in Education*, 45(3), 363–372.
- 250-300 Word journal response (upload to Research Collective Google Drive):
 - Think back to your college-going process, what conversations did you have with your family?
 - What conversations do you have now? What conversations or topics do you have avoiding with your family about college? And why?
 - How do these conversations help you navigate your college experience?
- If you could answer questions related to money and college, what questions would you answer?

Week 4: Introduction to Methods and Data Collection

Date: Friday, March 26

Time: 6:00PM – 7:30PM CST

Duration: 90 minutes

Location: Zoom

Learning Objectives:

- Understand the purpose of testimonios.
- Engage with the principles of data collection.
- Construct research design and questions.

Materials:

- Delgado Bernal, D., Burciaga, R. & Flores Carmona, J. (2012) Chicana/Latina Testimonios: Mapping the Methodological, Pedagogical, and Political. *Equity & Excellence in Education*, 45(3), 363–372.

- Journal Response

Meeting Outline:

- I. Check-in (10mins)
 - a. How has the pandemic impacted your college experience?
- II. Discussion of articles (15 mins)
 - a. What purpose do testimonios serve in research and knowledge production?
 - b. Why are analytical memos important to the data collection process?
- III. Overview of Methods and Data Collection process (15mins)
 - a. Outline research design and develop interview questions for the testimonios (40mins)
- IV. Wrap up and Questions (10mins)
 - a. How are you feeling right now?

Homework:

- Start Interviews!
- Read Basit, T. (2003). Manual or electronic? The role of coding in qualitative data analysis. *Educational research*, 45(2), 143–154.
- Watch The Cycles of Coding: Qualitative Research Methods
<https://www.youtube.com/watch?v=oufGDGpFQmo>

Week 5: Group Interview Practice

Date: Friday, April 2

Time: 7:30 PM - 9:30PM CST

Duration: 90 minutes

Location: Zoom

Learning Objectives:

- Practice interviewing and memo writing.

Materials:

- Testimonio Protocol

Meeting Outline:

- I. Discuss question breakdown (10 minutes)
- II. Amanda Interviews with Group (60 minutes)
- III. Memo Writing (15 minutes)
- V. Wrap up and Questions (5 minutes)

Homework:

- Send Zoom Link to Amanda and your Interviewee
- Start Interviews!

Week 6: RC Conducts Interviews

INTERVIEWS

Date: April 6-9

Time: Time at discretion of interview teams based on When2Meet Poll

LOCATION: Zoom

WORKDAY

Date: April 9

Time: 6:00-8:00 PM CST

Location: Zoom

Meeting Goals:

- 1:1 Interviews between peers.
- Conduct memoing after the interview.
- Use zoom transcription to clean the interview transcript.

Meeting Instructions:

- I. Instructions to begin interview:
 - Create zoom meetings and email to Amanda and your Interviewee.
 - Make sure the record button is on.
 - Turn on the Auto-Transcription feature on.
- II. Instructions to end interview:
 - Save transcript.
 - Make sure to save recording.
 - Add recording to shared Google folder.

Homework:

- Clean interview transcripts
- Memo after interview. See Week 6 Folder in drive for instructions on how to memo.
- 20-minute Follow-up with Amanda (TENTATIVE)

Week 7: Vamos a platicar

Date: April 30

Time: 6:00PM – 8:00PM CST

Duration: 120 minutes

Location: Zoom

Learning Objectives:

- Engage in a group plática over vignettes.
- Undergo the process of concept-mapping to identify themes.

Materials

- Your interview transcript, vignette, and memo

Meeting Outline

- I. Check-In (20 mins)
 - a. Sharing of Vignettes
- II. Discussions of vignettes (40mins)
 - a. Discussion on categories
 - i. Where do we agree?
 - ii. Where do we differ?
 - iii. Why?
- III. Concept-Mapping to finalize major themes (40mins)
- IV. Wrap-Up Activity

APPENDIX C: Sample of Informed Consent

Consent to Participate in Research

Below is a description of the research procedures and an explanation of your rights as a co-researcher. You should read this information carefully. If you agree to participate, you will sign in the space provided to indicate that you have read and understand the information on this consent form. You are entitled to and will receive a copy of this form.

You have been asked to participate in a research study conducted by Amanda Flores, a graduate student in the Higher, Adult, and Lifelong Education program at Michigan State University. The faculty supervisor for this study is Dr. Leslie Gonzales, associate professor in the Higher, Adult, and Lifelong Education program at Michigan State University.

WHAT THE STUDY IS ABOUT

Using a participatory action research approach, the purpose of this study is to engage undergraduate students who identify as migrants and/or come from families whose primary source of income is through seasonal agricultural work as co-researchers and around ways in which their cultural and familial upbringing influences their financial practices in college. This study aims to address two distinct but related problems. The first problem this study aims to address is the need for more research concerning migrant farmworking college students (MFCS). MFCS are an understudied college student population in higher education literature with diverse lived experiences that go unexamined. Moreover, research on financial practices indicates that students learn from home, although research on this topic has never examined MFCS' financial practices. The second problem this study aims to address is the lack of culturally relevant financial services available to marginalized student populations. Researchers who study college students and money often use tools that do not account for how different communities understand money or practice money skills.

PARTICIPATION COMMITMENT

The nature of Participatory Action Research (PAR) asks that participants commit a considerable amount of time and energy in the study. In this study, participants will serve as co-researchers and will learn research and interviewing skills alongside other co-researchers over several weeks. Below is the breakdown of the commitment:

- Phase 1 includes 8-12 hours of virtual zoom meetings with the primary researcher and other co-researchers and 4-6 hours of independent reading, journaling, and reflecting to help form the research collective and build research skills.
- Phase 2 includes two types of interviewing cycles: 1) conduct a 60-90 minute interview with the primary researcher and 2) participate in a 60-90 minute interview by another co-researcher and primary researcher.
- Phase 3 will include 3-4 hours of coding the interview data and 2-3 hours of virtual meeting with the research collective to review initial coding.

ELIGIBILITY FOR PARTICIPATION

- Must be undergraduate students enrolled in post-secondary institution.
- Family identifies as a migrant farmworking/seasonal family.
- Completed one semester of college.
- Be available to meet on the following days:
 - a. Meeting 1: Friday, March 6 from 6:00PM – 7:30PM CST
 - b. Meeting 2: Friday, March 12 from 6:00PM – 7:30PM CST
 - c. Meeting 3: Friday, March 19 from 6:00PM – 8:00PM CST
 - d. Meeting 4: Friday, March 26 from 6:00PM – 7:30PM CST
 - e. Meeting 5: TBD
 - f. Meeting 6: TBD

DURATION AND LOCATION OF THE STUDY

This study will take place over the virtual platform zoom. Thus, co-researchers will participate from their home institution.

POTENTIAL RISKS AND DISCOMFORTS

We do not anticipate any risks or discomforts experienced by co-researchers. If you wish, you may choose to withdraw your consent and discontinue your participation at any time during the study without penalty.

BENEFITS OF PARTICIPATING

The benefits of participating are two-fold:

1. Co-researchers will have co-ownership of the data from the study and will be able to use it for personal academic work. The primary researcher's goal is to find the opportunities for all participant co-researchers to present findings from the study at each participant co-researcher's university undergraduate research conference.
2. Co-researchers will receive research mentoring from the primary researcher on undergraduate research and optional graduate school exploration and preparation.

YOUR RIGHTS TO PARTICIPATE, SAY NO, OR WITHDRAW

Participation in this research project is completely voluntary. You have the right to say no. You may change your mind at any time and withdraw. You may choose not to answer specific questions or to stop participating at any time.

COMPENSATION/PAYMENT FOR PARTICIPATION

Should you choose to serve as a co-researcher, you will be compensated \$250 for your full participation in the study. If at any time you choose to step away from the role of co-researcher, your compensation will reflect as follows:

- Co-researcher will receive \$75 after completing all components of Phase 1.
- Co-researcher will receive \$100 after completing components of Phase 2, this includes interviewing, memoing, and coding.
- Co-researcher will receive \$75 after completing all components of Phase 3.

CONTACT INFORMATION FOR QUESTIONS AND CONCERNS

If you have concerns or questions about this study, such as scientific issues, how to do any part of it, or to report an injury, please contact the researcher Amanda Flores, 832-491-3416, flores64@msu.edu or my dissertation supervisor Dr. Leslie D Gonzales, gonza645@msu.edu.

By signing this document, you indicate your voluntary agreement to participate in this study as a co-researcher.

Signature

Date

APPENDIX D: Guiding Questions for Educational Journey Map

Using the following questions to guide your thoughts, create your educational journey map. I suggest you start on a sheet of paper and draft your thoughts. Then, visit your Mural canvas and begin to layout your own educational journey map. Please feel free to visit mine if you need a source of inspiration.

- What social structures have you interacted with throughout your educational journey?
- What social inequities have you had to navigate or make sense of to get to college?
- What funds of knowledge have you leaned on through your education?
- What familial consejos led you to post-secondary education?

APPENDIX E: Guiding Questions for Unstructured Interview

Framing Script:

I am excited to be here with you today to listen to your testimonio. The aim of our meeting is to capture your experiences with money, college, and to consider how your migrant upbringing has influenced your experiences. We are structuring this meeting like a testimonio, meaning, there are no strict protocols or questions you have to answer. However, we do have a set of questions to help guide our conversation in a way that may authentically capture your voice and story. So, unlike traditional interviews, you have the power to share with your life experiences that you believe are most relevant to the topic of MFCS and financial practices.

The testimonio will take about 60–90 minutes and we will be taking notes throughout the interview to help us keep track of what you have shared. There are three main conversation pieces we would like to be sure we address. The first one is your educational background, the second piece are family and finances, and the third piece focuses on your college experience and financial practices.

Last, if there are questions that come up that you do not feel comfortable answering, you have the choice to not answer them. And as part of this interview, we would like to get your consent to video record this meeting. And if at any time you would like me to pause or stop recording, please feel free to ask me to do so. Is it okay with you if I record this interview? At this time, I would like to give you the opportunity to ask any questions that you might have, about this study.

Phase 1: Educational Background

1. Where is your home state?
2. Where did your family travel?
3. How long has your family migrated
4. Did you work with your family? If so, how long?
5. Can you share with me a memory you have of growing up in a migrant farmworking family?
 - a. How old were you? Grade? Location?
 - b. How does it make you feel?
6. Describe your elementary/middle school educational experiences as a migrant student.
 - a. What kinds of friends did you have?
 - b. How were you treated by your peers? By your teachers? By administrators?
 - c. During this time, were you ever treated differently because of your (inside or outside of school)
 - i. Racial/ethnic background
 - ii. Family income level?
 - iii. Migrant status?
 1. If so, can you give me some examples?
 2. How did these incidents affect you?
7. Did you attend summer school?
 - a. Did you participate in any supplemental instruction/programs?

8. Describe your high school educational experiences as a migrant student.
 - a. What kinds of friends did you have?
 - b. How were you treated by your peers? By your teachers? By administrators?
 - c. During this time, were you ever treated differently because of your (inside or outside of school)
 - i. Racial/ethnic background
 - ii. Family income level?
 - iii. Migrant status?
 1. If so, can you give me some examples?
 - iv. How did these incidents affect you?

Phase 2: Family and Finances

9. When you hear the word money, what do you think about?
 - a. How would you say your migrant lifestyle has an impact on how you view money?
 - b. Where do you think those messages came from?
10. How would you describe your parents' use of money?
11. How would you describe your family's lifestyle growing up?
12. How would you describe your contributions to your family's income?
13. Who has had the most significant influence in shaping what you know and think about money?
14. What are some consejos your parents would say around money?
 - a. How have these consejos shaped your perspective around money?

Phase 3: College and Financial Practices

15. Tell me about your pathway to college.
 - a. Who influenced you to apply?
 - b. What types of financial aid forms do you receive?
16. Do you talk about your financial situation(s) with your college friends?
17. What types of resources do you use to help pay for college, tuition and fees?
18. What resources do you use to pay for your living expenses, social life, eating expenses, room and board, etc?
 - a. Do you have a credit card?
19. How would you describe your parents' involvement in your college experience?
20. How would you describe your financial involvement? (elaborate if needed)
21. What does it mean to get a college degree as a child of migrants?
22. Can you tell me of a time when you felt:
 - a. Financially stable?
 - b. Financial unstable?
23. What is your perception of money and how has it changed since you started college?
24. Do you get a refund check? If so, how do you decide to use it?
25. What is your financial position at the end of each the semester?
26. What influences your financial practices?
27. Who do you go to for financial advice or when you are deciding to make a big financial decision?
28. How do you feel when you spend money?

- a. What thoughts do you take into consideration when deciding to spend money?
- b. Do you feel anxious?

APPENDIX F: Template for Vignette

Vignettes are smaller parts of a larger story. They focus and illuminate a situation happening in a person's life. Vignettes are also a type of data collection method used in tandem with other methods, such as our testimonios and plática. Ultimately, vignettes work to help us isolate social problems and tap into complex processes. For the purpose of our study, your vignette is going to focus on your peer's use of money, financial practices, and/or experiences with money. Each of you have collected ONE testimonio and it is your responsibility to share with the larger group a vignette from that person's story. I created the following template to help you get started in crafting your vignette.

1. Start by providing the context. Who is your story about? What is their migrant experience? And how do they feel when they think about money?
2. Construct your vignette. Using Kiyama's article on Funds of Knowledge, how does FoK show up in your person's story? How does your person lean on their FoK to make financial decisions? What influence do you think your person's FoK have on how they view money? AND/OR Using Delgado-Gaitan's article on consejos, how does your person lean on their guardian's consejos? What type of consejos were passed down to your person? How do these consejos now influence their use of money or financial practices?

APPENDIX G: Protocol for the Plática

The purpose of this plática is to gather co-researchers for a conversation on reflections from their testimonios and to share reactions regarding their experiences with money and their migrant farmworking lifestyle. Below is the script for the plática.

Script

Welcome everyone, thank you for taking the time to join me for this plática. As a reminder, my research question is looking at how the cultural and familial upbringing of migrant farmworking college students influences their financial practices. I have met with each of you, and I have had the opportunity to get to learn a little bit more about you, your family's story, and your college experiences. Each of you shared unique experiences, but I believe it is also important to bring you together so that you can meet one another, learn from each other, expand your network, and more importantly, know that you are not the only one going through these experiences. Talking about money and where our understanding and influences of money come from can be a difficult conversation because as MFCS our upbringing, the resources we had or did not have access to, all depended on our family's flow and source of income. As a MFCS myself, I am particularly interested in how we each have come to construct our understanding of money, where that social construction comes from, and how we use our migrant farmworking background to make informed financial decisions. Thus, I would like to use this space for us to have a personal and confidential conversation on these topics.

This plática will be divided in two parts. During the first part, I will ask you each to reflect on your testimonios and my experience with your testimonios. Additionally, I identified unique experiences from each of your testimonios and created a synopsis of your story that I think reflects forms of knowledge you carry that help inform your financial practices. I would like you to reflect on these synopses too. Also, I will be reflecting with you because this experience is not only about me hearing from you, but for me to share with you. In the second part, we will engage with your reflections, and as a group, develop themes that illustrate parallels and differences.

First Part

I have asked you all to read your testimonios in preparation for this meeting. Now that I have met with each of you and that you have had the opportunity to read your testimonios, I want you to reflect for about 10 minutes on your experience. You can choose your form of expression, let it be writing, poetry, drawing, etc. to help you with your reflection. You can use the following questions to guide your reflection:

- What lessons/reminders/values do you carry with you as you navigate college and the financial aid system?
- Regarding money, what emotions are you feeling and where do you think these emotions are stemming from?
- What are some consejos from your family you would use to describe your experiences with money?
- What are some reactions that came up for you regarding the vignettes shared?

Second Part

At this point of the plática, I will open up the space and ask co-researchers the following questions:

1. Thinking back on your testimonio and your reflection, what are some of the themes that emerged for you?
 - a. What helped you identify those themes?
 - b. Why are these themes/experiences important for you?
 - c. Are there themes/experiences where we can draw parallels? Where we can draw differences?

I would work with the group to help categorize the themes they share. Some themes may change and some may elevate to the forefront of the conversation.

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