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College Affordability Solutions from Texas Students and Postsecondary Leaders Inform National Efforts to Serve Latino, and All, Students

*New Excelencia in Education Brief Highlights Recommendations
Informed by Nine Trendsetting Institutions Ensuring
Financial Access to Quality Education*

WASHINGTON, D.C. (June 26, 2025) – *Excelencia* in Education, the premier authority on accelerating Latino student success in higher education, released today a brief highlighting perspectives from stakeholders in three areas: 1) how Latino students in Texas make cost-conscious decisions to pay for college, 2) how trendsetting Texas institutions are making college more affordable, and 3) how state and federal policy can further improve college affordability. Drawing from interviews, the brief identifies affordability challenges and solutions from Texas college students, administrators, and leaders that inform national efforts to intentionally serve Latino, and all, students by ensuring financial access to a quality education.

“Trendsetting institutions that commit to affordability and a strong return on investment for graduates, like those that have earned the Seal of *Excelencia*, exemplify how intentional leadership and support can deliver quality, affordable education for Latino, and all, students,” said Deborah Santiago, co-founder and CEO of *Excelencia*. “In turn, understanding how college students and leaders propose addressing affordability can inform and compel action to meet basic needs, contain costs, and support student success.”

The brief, “[College Affordability: Insights and Solutions from Texas Students and Postsecondary Leaders](#),” presents detailed information on the affordability experiences of Latino students — the largest student group in Texas — as well as other post-traditional students. It also outlines recommendations from students, administrators, and leaders aligned with four areas shaping college affordability:

- 1. Paying for College:** Students are pragmatic and seek debt-free solutions such as grants, scholarships, and work-study over loans to pay for college, while administrators see loans as tools supporting persistence. Despite diverging perspectives, both emphasize the urgency of maximizing income-based aid. Students recommend institutions provide income-based scholarships and flexible payment plans. Administrators and leaders recommend policymakers cover tuition for students whose families earn less than \$100,000 annually — double the current income threshold for which Texas covers tuition — and that federal policy expand Pell Grant support and adjust lifetime limits.
- 2. Navigating Support Systems:** Students report the most useful information comes not from centralized financial aid offices but academic departments,

where they have personal relationships. They recommend institutions strengthen first-year support by enhancing advising structures. Administrators and leaders recommend policymakers make financial education a requirement for graduation.

3. **Addressing Basic Needs:** Basic needs and non-tuition expenses, including housing, food, and transportation, pose significant barriers to college access and success. Students we interviewed often navigate these barriers independently, commuting long distances, relying on SNAP benefits, and sacrificing one need to afford another. They recommend institutions offer more affordable housing, dining, and parking options. Administrators and leaders recommend policymakers control the cost and availability of off-campus housing and improve transportation systems.
4. **Applying for Financial Aid:** Texas continues to lead nationally in institutionalizing financial aid completion through its policy mandating Free Application for Federal Student Aid (FAFSA) submission as a condition for high school graduation. However, the recent simplification of the FAFSA introduced significant challenges. Students and administrators stress that timely, accessible, and equitable aid processes are essential for maintaining affordability and student trust in higher education.

Excelencia engaged students, administrators, and leaders from nine institutions in Texas that have earned the [Seal of Excelencia](#) — a national certification for institutions that strive to go beyond enrollment to intentionally serve Latino students:

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| 1. Angelo State University | 6. The University of Texas at Austin |
| 2. St. Edward's University | 7. The University of Texas at El Paso |
| 3. Texas State University | 8. The University of Texas Rio Grande Valley |
| 4. Texas Woman's University | 9. The University of Texas at San Antonio |
| 5. The University of Texas at Arlington | |

With this brief, *Excelencia* builds on over 20 years of effort to examine institutional policy and practice as well as federal and state policy to ensure college is affordable for Latino, and all, students. Earlier this year, the organization released "[How Latinos Pay for College: 2025 National Trends](#)," a comprehensive analysis of how Latino students leverage financial aid and institutions ensure degrees are affordable.

Access the full brief:

EdExcelencia.org/research/publications/college-affordability-insights-and-solutions-from-texas-students-and-postsecondary-leaders

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About *Excelencia* in Education

Launched in 2004 in the nation's capital, *Excelencia* in Education leads a national network of results-oriented educators and policymakers to tap the talents of the Latino community and address the U.S. economy's needs for a highly educated workforce and engaged civic leaders. With this network, *Excelencia* accelerates Latino student success in higher education by promoting Latino student achievement, informing educational policies with a Latino lens, and advancing evidence-based practices. For more information, visit: EdExcelencia.org