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### **Barriers to Learning**

Across the U.S., over 400,000 undocumented students are enrolled in colleges and universities (Presidents Alliance, 2024). But none of them qualify for federal financial aid and in many states, tens of thousands are also excluded from state or school based support, making college out of reach for many. In the United States, higher education is often seen as the pathway to stable employment and higher lifetime earnings, yet it comes with some of the highest tuition costs in the world, exceeding those in many countries with publicly funded or subsidized universities. The average in-state tuition at a public four year U.S. university is around \$11,610 annually and rises to more than \$30,780 for out-of -state students. In comparison, Canada and Europe have relatively low tuition and offer significant subsidies, with some nations, such as Germany even providing free higher education to eligible students. As a result, financial aid in the U.S. is more than a convenience and essential for a majority of students to pursue higher education. For students without legal U.S. residency, who are brought to the country as children, tuition costs present a nearly impossible barrier. Although Deferred Action for Childhood Arrivals offers relief for some, numerous undocumented students remain ineligible for federal aid and, in several states, even state-based financial assistance. The barrier is imposed not because of academic performance or capability, but solely due to immigrant status, which reinforces systemic inequality. This raises a concern: Is it fair for undocumented and immigrant students including Latino, Asian, refugee, and first-generation immigrant youth to be excluded from federal or state educational aid and student resources in the United States, compared to how other countries support immigrant students? By restricting undocumented student access to financial aid and educational support, the U.S. preserves an unjust system that punishes students

for their immigration status. To resolve this inequality, policies must be reformed to prioritize access over immigration status.

Undocumented and immigrant students in the U.S. struggle to access higher education, as laws and institutional policies make it hard to receive financial aid, in-state tuition and opportunities to obtain professional licenses. In their article “Empty Promises: Why and How Community Colleges Exclude Undocumented Students from ‘Free College’ Promise Programs,” David B. Monaghan and Erin Michaels explain how community colleges are often considered as the most accessible pathway to higher education but frequently adopt policies that prevent undocumented students from participating in tuition-free programs. They look closer at a detailed case study of Milwaukee Area Technical College (MATC). Monaghan and Michaels argue that “Although formal equality of access to postsecondary education generally exists for undocumented students, in practice this is significantly limited because the federal government legally bars these students from federal student aid, and many states also exclude them from state aid and in-state tuition rates (Monaghan & Michael, 2024).” While undocumented students are allowed to attend college, Monaghan and Michael further explain that being denied from federal aid, and in-state tuition makes the cost unaffordable. Which means equal access exists only on paper but not in reality. According to the authors, community colleges face financial and political pressure that results in intentional yet subtle ways of excluding students. In the case of MATC, administrators “excluded undocumented students from their new ‘free college’ program, and did so in an ambiguous fashion, for two reasons: they wished to minimize financial exposure and to avoid hostility from both anti- or pro-immigrant constituencies” (Monaghan & Michael, 2024). This emphasizes that the college's exclusion of undocumented students was intentional and strategic, showcasing that the institution acted this way to protect their own finances and

reputation. Essentially it highlights how policy barriers for undocumented students are not accidental but consciously upheld for political and financial reasons. This uncertainty often causes students to misunderstand their eligibility leading to financial hardships. One student recalls “I received a letter saying, ‘would you like a payment plan or would you like to pay all of it?’ ... I found out that I owed full tuition” (Monaghan & Michael, 2024). This uncertainty often causes students to misunderstand their eligibility, leading to financial hardships. Through this case, we can see Monaghan and Michaels demonstrate how laws and school policies work together to rigorously disadvantage undocumented students.

Ballerini and Feldblum argue that undocumented students in the United States encounter various obstacles that restrict their ability to attend college. They emphasize that federal regulations completely hinder these students from obtaining federal help. This includes Pell Grants or federal loans, which are essential for most students to pay for their education. Moreover, many states also either refuse to grant undocumented students in-state tuition or bar them from state-funded financial aid. Beyond these financial challenges, institutional policies frequently restrict their access to scholarships, work-study programs and other support systems. Additionally, the authors point out that legal and policy uncertainty creates obstacles such as undocumented students facing unclear eligibility rules, fear of deportation and inconsistent advice from schools, making it hard to plan and complete their degrees. This is shown in a recent CNN article: in 2025, the Justice Department sued Minnesota over the state’s policy denying in-state tuition to undocumented students. It depicts how legal restrictions continue to block access to affordable higher education (CNN, 2025). The article notes “The lawsuit argued that Minnesota is 'flagrantly violating' a federal law that prevents states from providing a benefit in higher education to resident students living in the U.S. illegally if U.S. citizens cannot receive

the same benefits" (CNN, 2025). In short, Ballerini and Feldblum showcase that legal and institutional barriers keep undocumented students and immigrants from receiving financial assistance to pursue professional and career opportunities. Further highlighting the unpredictability of support when state policies differ from federal laws, which leaves students in an unstable position.

Expanding on the barriers to higher education faced by undocumented students, Nakae et al. examine how these barriers carry over into advanced programs such as medical residencies, particularly focusing on DACA students. Nakae et al. argue that although DACA has improved, undocumented students continue to face significant obstacles obtaining careers in medicine. They state that “some undocumented students did complete medical school prior to DACA, without a work permit, they were barred from applying to residency programs, obtaining a medical license, and seeking employment” (Nakae et al, 2017), emphasizing that highly qualified students are often unable to enter residency programs or practice medicine. Financial obstacles continue to exist, as the authors note, “DACA recipients remain ineligible for federal financial aid to pay for their education” (Nakae et al., 2017). This situation pushes students to look out for other ways to pay for school. State policies prolong additional barriers by having fluctuating rules for in-state tuition and professional licensing. Overall, the authors show that even with DACA, laws remain to restrict access to financial aid, residency programs and career opportunities for undocumented students and immigrants.

Both Diaz-Strong and Moreno and Averett et al. present that access to higher education for undocumented students is shaped by unequal standards of deservingness; where conditions such as legal status, state policy and recognized value decide who gets help and who is excluded. Diaz-Strong & Moreno explain that “federal policy excludes undocumented students from aid

like the Pell Grant and subsidized loans” (Diaz-Strong & Moreno, 2025). which means the students don’t have access to federal aid, they must compete for a limited number of scholarships. This competition focuses on the “Dreamer”, a stereotype that favors top performing students highly skilled in English speaking, leaving others behind. For instance, the RISE Act in Illinois, a law that was created to give undocumented students access to state financial aid since they are not eligible for federal aid and it still purposely barred teenage immigrants from getting the support. Furthermore the authors argue that “merit becomes the magic by which a few are selected, and the rest are excluded” (Diaz-Strong & Moreno, 2025), portraying that rules and stereotypes push most support toward certain students and leave many with few opportunities.

Expanding on this, Averett et al. point out that those who get support in higher education are determined by legal status, state policies and how "deserving" students are seen as. At federal level, undocumented students are systematically blocked from aid because “Section 505 of the Illegal Immigration Reform and Immigrant Responsibility Act (IIRIRA) of 1996 bars states from providing undocumented students post-secondary education benefits that they do not offer to all U.S. citizens” (Averett et al., 2025). This showcases that the law itself creates an inherent barrier which makes sure undocumented students can't receive the same benefits as citizens. State policies can sometimes reduce these barriers but also make it worse. For example, since 2001 over 20 states have passed work-around legislation providing access to in-state benefits for undocumented immigrants...some states have enacted hostile policies... banning these individuals from paying in-state tuition” (Averett et al., 2025). To clarify, a student’s location might determine whether they are offered more affordable college options or get excluded entirely, highlighting the uneven and unstable dynamics of access to education. The concept of “deservingness” plays a significant role in shaping these opportunities. Critics argue

that “in-state tuition legislation rewards undocumented immigrants for breaking the law” (Averett et al., 2025). Solely focusing only on immigration status, it frames students in a way that neglects who they are and their accomplishments. However, supporters claim that “many undocumented students were brought to the U.S. when they were very young, so they should not be deprived of educational opportunities due to their parents’ choices” (Averett et al., 2025). This response emphasizes that students are unable to control their situations and should not be punished for them. In addition, another perspective that can be interpreted is “If undocumented students pursued higher education and gained access to better-paying jobs, they would pay considerably more in taxes” (Averett et al., 2025). This indicates that investing in their education also contributes to the economy and not only helps the students. Together these points show how laws, policies and public perception about who is “deserving”, rule on which undocumented students get benefits and which are marginalized.

The exclusion of undocumented and immigrant students from financial aid and career options places substantial emotional and personal burden on them, leading to anxiety, stress and isolation. Salazar describes “Students kept talking about when they were encountering any challenges, they would first reach out to their families unlike going to maybe administrators or an advisor” (Salazar, 2021). This illustrates that undocumented students often do not feel safe or supported in schools, making them rely on family members for guidance and emotional support. The absence of financial help increases their stress. As Salazar states “Half of the sample population said their families were paying for their education out-of-pocket... Most of the parents of the students were also undocumented, and they were still paying for their education out of pocket” (Salazar, 2021). It shows how students and their families bear heavy financial burden which adds emotional stress and concern about how to pay for college. Salazar also explains that

undocumented youth carry “a constant fear of deportation and the anxiety of being discovered” (Salazar, 2021), highlighting how students face a lot of pressure with managing academics and also coping with fears about their safety and family future. Josselyn shares her own personal experience on this strain, recalling “Without knowledge of immigration policies such as DACA and AB 540, I constantly wondered how I was going to be able to afford college with the low paying jobs my parents had, and whether I could even apply to college in the first place” (Josselyn, 2023). Her reflection discloses how being excluded from resources leaves students uneasy about their future and hesitant that college is accessible. She also describes the emotional burden of exclusion in her daily life, starting “I remember feelings of embarrassment and shyness because other kids spoke English and I could not understand them” (Josselyn, 2023). This reveals that isolation also happens because of language barriers and cultural differences, not just due to financial issues, which make students feel like they are outsiders in their own classrooms.

Elaborating on the challenges described by Salazar and Josselyn, undocumented students also encounter constant fear and exclusion in their daily lives because of their legal status. Jin Park, a Harvard student, expresses, “I knew that my family couldn’t get a car, that we didn’t have health care, and that we should avoid busy streets, where immigration raids often take place” (Harvard Gazette, 2017). He emphasizes how the threat of deportation not only impacts academics but goes beyond that, affecting the family sense of security. Jin Park also recalls a moment when his exclusion impacted his career pathway: “I found out my legal status when, after applying for an internship at a hospital in Manhattan, the person who interviewed me said, ‘Sorry, Jin. We don’t allow illegal aliens to take part in the program’” (Harvard Gazette, 2017). Legal and institutional barriers do more than just block opportunities and they also make students

feel isolated and frustrated and doubt their future. Combined with the experiences shared by Salazar, Josselyn, and Park, it highlights how living as undocumented carries a constant emotional and personal burden impacting students' daily life, learning and long term goals.

Compared to the United States, Canada and countries in Europe provide greater financial aid access to undocumented and immigrant students, showing more open approaches to higher education. Schinnerl and Ellermann argue that Canadian higher education institutions support immigrants by linking school opportunities to a path toward permanent residency. According to them, Canada considers international students as “Ideal immigrants” because of the experience and skills they gain in school. This helps students move from temporary to permanent residency, meanwhile giving them access to funding and career opportunities. In contrast, in the United States, undocumented and immigrant students face big barriers such as having no access to federal aid, limited in-state tuition and restrictions on professional licenses. However, Canada provides a clear path to inclusion. Schinnerl and Ellermann demonstrate that higher education works better when policies link education to social and career options, offering a model that the U.S. could follow to reduce exclusions.

In addition to Canada, Jaeger and Holm highlight how other countries such as the United Kingdom provide more inclusive support for higher education than the United States. For example, in Wales, the government proposed “tuition fee grants for all full-time undergraduate and European Union (EU) students in Wales, covering this increase (approximately £5,000)” (Jæger & Holm, 2023). This means that students can study without worrying about high fees in the UK. Similarly, Scotland eliminated tuition fees in 2000 and continues to provide “non-repayable grants that cover tuition and living costs for low-income students” (Jæger & Holm, 2023). In comparison, the U.S. system even with federal aid help, still leaves many in



large amounts of debt due to increasing tuition and policies that don't keep up with costs. According to Jaeger and Holm it means "over 44 million borrowers owe an average of \$37,172" (Jaeger & Holm, 2023). These examples illustrate that European funding systems reduce financial obstacles and give students more chances to attend college without immense debt or exclusion unlike in the U.S. Expanding beyond the UK, Jungblut et al. demonstrates that other European countries such as Germany and Belgium (specifically the Flanders region) have also developed inclusive systems for marginalized students. According to them, universities and local organizations formed programs and language classes to support refugees and make it possible for them to access college even with these barriers. These programs, similar to UK funding campaigns, show a proactive approach to including students which lowers both financial and institutional barriers. Overall, these European countries and Canada demonstrate great examples on how policies can give undocumented and immigrant students wider access to higher education and achieve their goals compared to restrictive and scattered systems in the United States.

Scholars such as Diaz Strong and Moreno, Ballerini and Feldhulm, and Jungblut and Vukasovic and Steinhardt present that undocumented and immigrant students should have more equitable chance at success if policies focus on offering financial aid, opening more pathways to college admissions and building systems that truly acknowledge their needs and struggles. Diaz-Strong and Moreno point out that "stopgaps available via scholarships and institutional aid will never suffice to meet the need broadly and equitably" (Díaz-Strong & Moreno, 2025). Showcasing that current support is not enough. They also suggested that "the U.S. Congress should pass the Dream Act which would allow undocumented childhood arrivals to become permanent residents and become eligible for federal financial aid" (Diaz-Strong and Moreno,

2025). This would definitely give students more access to financial resources and legal support so they wouldn't have to rely on a small number of challenging scholarships to afford college. Ballerini and Feldblum expand on stating that increasing state and financial aid, along with programs that will help undocumented students, can solely lower the barriers caused by high tuition and restrictive policies. Similarly, Jungbut. Vukasovic and Steinhardt demonstrate that inclusive policies and organized systems are essential, arguing that universities should remove barriers and provide resources to all students regardless of their background, so every student can fully access higher education opportunities and options.

In conclusion, by restricting undocumented student access to financial aid and educational support, the U.S. preserves an unjust system that punishes students for their immigration status. To resolve this inequality, policies must be reformed to prioritize access over immigration status. Throughout the essay, we can express that undocumented and immigrant students are restricted from opportunities, not by their capabilities but by barriers that are implemented on them through the legal and institutional systems. Because of these policies, students and their families face financial hardships, stress, and feelings of isolation. Both the scholars and students that were mentioned in this paper, have portrayed that these small numbers of scholarships and limited aid are not enough, and valid change only depends on policies that welcome students instead of leaving them out. Comparing countries such as Canada, Germany and Norway illustrates that making higher education accessible helps students reach their dreams. The United States has the right to make a choice: to continue punishing undocumented and immigrant students for conditions that are beyond their control or create a system that values their dreams, hard work, and capabilities. Every student, despite their background, qualifies and deserves to learn, belong and develop a brighter future for themselves.