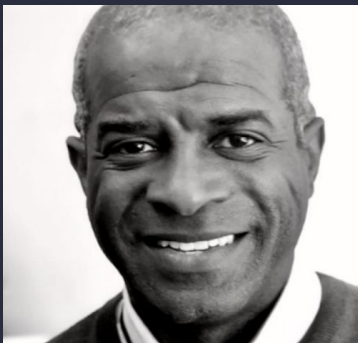


# **Financing Equity: Racialized Financial Burdens and Global Pathways for African American and Latino Students**

**Karla Fraser, MAIS & Craig A. DeLarge, MPH, MBA**

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# Meet the Presenters



## **Craig A. DeLarge, MPH, MBA, CPC**

Craig DeLarge has combined decades of higher education experience as a business school professor & lecturer, 2 time foreign graduate student and college student parent. These roles have given both a theoretic and empirical exposure to this challenge of higher education funding and access. Lately, he has been collaborating with Roseapple Global to bring more visibility to the “higher education abroad” opportunity for families of marginalized students, in the United States.



## **Karla Fraser, MAIS**

Karla Fraser has been a Higher Education Administrator for the past 20+ years focusing on advancing SDG4 globally. She also has an expertise in developing Student Affairs/Services professionals and their unit's services. She is the principal Consultant and Founder, Higher Education Consulting by Roseapple Global, that has a goal creating or strengthening the student affairs framework and student-facing experiences for institutional growth and sustainability in emerging nations.

# Opening Framing

- **Post 1960 Civil Rights - Equity in access remains has been a central value in United States (US) Higher Education.**
- **Barrier to access and equity has been Affordability**
- **African American and Latino students bear disproportionate burdens of accessibility and affordability in US Higher Education.**



***This presentation explores both the challenges and potential global solutions that fits a United States Context.***

# The Racialized Reality in U.S. Higher Education

- **Racial Wealth Gap**
  - Education as failure to be an equalizer
  - Institutionalized Policies, Processes, Procedures
- **Structural Inequality - Cost of Education and Financial Aid Systems**
  - Vocational vs Traditional
  - In-State vs Out of State
  - Public vs Private
  - Grants, Scholarships, Loans, Personal Funds
- **Impact - Access, Progression, and Completion**



# Key Empirical Findings



- **Black students**
  - graduate with 188% more debt than white peers



- **55.1% of Black students**
  - have \$0 Expected Family Contribution



- **Over 50% of Latino Students**
  - food and housing insecurity while studying

- **Financial Stress**
  - mental health, persistence, and academic outcomes



# Unmet Need and Limited Support

- **Average unmet financial need for Black students: \$9,106**
  - Private Loans with higher interest rates
  - Employment - Campus or Otherwise
- **Inadequate federal financial aid execution has disproportionately impacted marginalized students**
  - Understanding complex process linked to income and taxes
- **Limited access to financial literacy and aid navigation support**



# The Consequences of Inaction

- **Increased Drop-out**
- **Higher Stop-out**
- **Intergenerational Debt**
- **Restricted Mobility**
- **Limited or Lower Economic Advancement**



# Global Solution One: Debt-Free Public Models

- **Examples: Germany, Mexico, Brazil**

- **Tuition-free**
- **Low-cost education**



- **Equity-oriented Funding**

- **Need Blind**
- **Needs Based**
- **Bonded**
- **Combined**





# Global Solution Two: International Degree Mobility

- **Affordable Education (tuition, housing, expenses)**

- **Locations**
- **Educational Standards**
- **Funding Options**



- **Benefits of Global Degree**

- **Cultural Competency and Capital**
- **Global Workforce or Entrepreneur Skills**



- **Challenges of Global Degree**

- **Immigration Requirement**
- **Financial Adaptability and Stability**
- **Educational Structure and System**
- **Credential Recognition**



# Connecting Global Practice to US Local Policy

- **Redefined Affordability with Global Equity Lens**
  - **Market Value**
  - **Need for Expanded Global Employability**
  - **Dignity and Justice**
- **Integrate financial literacy and global mobility into higher education advising systems**
  -
- **Fund Debt-free Initiatives**
  - **State, Local or Institutional Approach**



# Connecting Global Practice to US Local Policy

- **Promote Global Study Alternatives**
  - **Global Consciousness Education**
  - **Access, Equity and Global Innovation**
- **Create Portability and Unbiased Credential Translation**
  - **Re-entry Mechanisms**
  - **Train, learn and understand other educational models**



Horace Mann, a pioneer of American public schools in the 19th century, famously called education the “great equalizer of the conditions of men.”

# Questions and Discussion

## Contact Information

**Karla A. Fraser, MAIS**

Email: [kamfraser@roseappleglobal.com](mailto:kamfraser@roseappleglobal.com)

LinkedIn: [@kamfraser](#)

**Craig A. DeLarge, MPH, MBA**

Email: [craig@wiseworking.com](mailto:craig@wiseworking.com)

LinkedIn: [@cadelarge](#)

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# Thank You