

# Financial barriers to attending college affect academic goals in young students

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Most young students do not enjoy homework. However, after being told that good grades will help them get into college and lead to a better life, most students eventually buckle down and start studying. But what if college is not an option? If a student thinks they won't be able to afford a higher education - if the path towards college feels closed to them - they may conclude that studying and homework are a waste of time.

Psychologists Mesmin Destin and Daphna Oyserman from the University of Michigan wanted to know at what age this thinking starts to set in and found out that this mentality and lack of motivation towards school occurs in children as young as 11 years of age.

Seventh-grade students from low-income families participated in these studies. The students were either provided with information about need-based financial-aid opportunities available to them (i.e., open-path mind-set - that college was a possibility for them) or information about the enormous costs associated with a college education (i.e., closed-path mind-set - that college was not a viable option for them). The students then completed questionnaires about their academic goals, expected grades and how many hours they planned on studying and doing homework later that evening.

The results, reported in [Psychological Science](#), a journal of the Association for Psychological Science, reveal that mind-set matters. When students, as young as 11 years of age, felt that college was an option for them, they expected to do better in school and planned on putting more effort into studying and homework, compared to students

who did not view college as a realistic possibility. When the researchers looked at the students' current grade point averages, they found that the positive effects of an open-path mind-set were not as great for students with lower grade point averages; these students planned on spending less time studying compared to students with higher grades.

Many students begin receiving financial aid information towards the end of high school but these findings indicate that may be too late. The authors note that, based on these results, parents and children from low-income families "should learn about the financial accessibility of college early, before gaps in student achievement levels emerge and some fall behind."

Source: Association for Psychological Science ([news](#) : [web](#))

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