

Game Of Loans The Rhetoric And Reality Of Student Debt The William G Bowen Memorial Series In Higher Education

Jason N. Houle, Fenaba R. Addo

Game of Loans Beth Akers, Matthew M. Chingos, 2018-05-29 Why fears about a looming student loan crisis are unfounded—and how they obscure what's really wrong with student lending College tuition and student debt levels have been rising at an alarming pace for at least two decades. These trends, coupled with an economy weakened by a major recession, have raised serious questions about whether we are headed for a major crisis, with borrowers defaulting on their loans in unprecedented numbers and taxpayers being forced to foot the bill. *Game of Loans* draws on new evidence to explain why such fears are misplaced—and how the popular myth of a looming crisis has obscured the real problems facing student lending in America. Bringing needed clarity to an issue that concerns all of us, Beth Akers and Matthew Chingos cut through the sensationalism and misleading rhetoric to make the compelling case that college remains a good investment for most students. They show how, in fact, typical borrowers face affordable debt burdens, and argue that the truly serious cases of financial hardship portrayed in the media are less common than the popular narrative would have us believe. But there are more troubling problems with student loans that don't receive the same attention. They include high rates of avoidable defaults by students who take on loans but don't finish college—the riskiest segment of borrowers—and a dysfunctional market where competition among colleges drives tuition costs up instead of down. Persuasive and compelling, *Game of Loans* moves beyond the emotionally charged and politicized talk surrounding student debt, and offers a set of sensible policy proposals that can solve the real problems in student lending.

Student Debt Sandy Baum, 2016-07-20 This book analyzes reliable evidence to tell the true story of student debt in America. One of the nation's foremost experts on college finance, Sandy Baum exposes how misleading the widely accepted narrative on student debt is. Baum combines data, research, and analysis to show how the current discourse obscures serious problems, risks misdirecting taxpayer dollars, and could deprive too many Americans of the educational opportunities they deserve. This book and its policy recommendations provide the basis for a new and more constructive national agenda to

make paying for college more manageable.

The Real College Debt Crisis William Elliott III, Melinda K. Lewis, 2015-07-14 Is it still worth it for low-income students to attend college, given the debt incurred? This book provides a new framework for evaluating the financial aid system in America, positing that aid must not only allow access to higher education, but also help students succeed in college and facilitate their financial health post-college. Higher education plays a critical role in the economy and society of the United States, creating a ladder of economic opportunity for American children, especially for those in poverty. Unfortunately, higher education today increasingly reinforces patterns of relative privilege, particularly as students without the benefit of affluent parents rely more and more on student loans to finance college access. This book presents penetrating new information about the fiscal realities of the current debt-based college loan system and raises tough questions about the extent to which student loans can be a viable way to facilitate equitable access to higher education. The book opens with relevant parts of the life stories of two students—one who grew up poor and had to take on high amounts of student debt, and another whose family could offer financial help at critical times. These real-life examples provide invaluable insight into the student debt problem and help make the complex data more understandable. A wide range of readers—from scholars of poverty, social policy, and educational equality to policymakers to practitioners in the fields of student financial aid and financial planning—will find the information in this text invaluable.

Student Debt William Elliott III, Melinda K. Lewis, 2017-01-26 Offering answers to essential questions about student debt and many connected issues, this book examines student debt in the United States at every stage of the process—from the banks that issue the loans to the colleges and universities that collect the payments. Student lending in the United States is one of the most controversial issues in contemporary American discourse. Are these loans the only option for Americans who want to attend college and university in order to attain the best careers and have a productive, enjoyable life? Should the predatory lending practices of for-profit colleges and universities be stopped? How can limits be imposed on student lending amounts without preventing students from getting the education they need to succeed? The book explains why so many students are borrowing large amounts of money to attend college; considers whether the cost of higher education is simply too high, and if there should be a cap on how much money students can borrow; explains what is contributing to the rising rate of borrowers defaulting on their loans; and predicts whether the so-called student loan bubble is in danger of popping. The Data and Documents chapter analyzes data gathered from discussions about student debt. This information enables readers to better understand who is borrowing student loans, what the money from the student loans is going toward, what individuals have the authority to decide who qualifies for these loans, and what is being done to curb wasteful student spending.

Making College Pay Beth Akers, 2021-05-18 A leading economist makes the case that college is still a smart investment,

and reveals how to increase the odds of your degree paying off. “Full of easy-to-understand advice grounded in deep expertise and research.”—Martin West, William Henry Bloomberg Professor of Education, Harvard University The cost of college makes for frightening headlines. The outstanding balance of student loans is more than \$1.5 trillion nationally, while tuitions continue to rise. And on the heels of a pandemic that nearly dismantled the traditional college experience, we have to wonder: Is college really worth it? From a financial perspective, says economist Beth Akers, the answer is yes. It’s true that college is expensive, but once we see higher education for what it is—an investment in future opportunities, job security, and earnings—a different picture emerges: The average college graduate earns an additional million dollars over their career (compared to those who stopped their education after high school), and on average, two- and four-year schools deliver a 15 percent return on investment—double that of the stock market. Yet these outcomes are not guaranteed. Rather, they hinge upon where and how you opt to invest your tuition dollars. Simply put, the real problem with college isn’t the cost—it’s the risk that your investment might not pay off. In *Making College Pay*, Akers shows how to improve your odds by making smart choices about where to enroll, what to study, and how to pay for it. You’ll learn • why choosing the right major can matter more than where you enroll • the best criteria for picking a school (hint: not price, selectivity or ranking) • why working part-time while enrolled might set you back financially • why it’s often best to borrow, even if you don’t have to • the pros and cons of innovative alternatives to traditional college • how to take advantage of new, low-risk financing tools Full of practical advice for students and parents, *Making College Pay* reminds us that higher education remains an engine for opportunity, upward mobility, and prosperity.

The Student Loan Scam Alan Collinge, 2009 In this in-depth exploration and expos of the predatory nature of the student loan industry, Collinge argues that student loans have become the most uncompetitive and oppressive type of debt in American history. In this clarion call for social action, the author offers pragmatic solutions.

The Debt Trap Josh Mitchell, 2021-08-03 The dramatic untold story of the student loan debt crisis in America. In 1981, a new executive at the student loan giant Sallie Mae took home the company's financial documents to review. 'You've got to be shitting me,' he later told the company's CEO. 'This place is a gold mine.' Far from making college affordable, the student loan system has created a college-industrial complex that has submerged multiple generations in debt. For millions, their college investment turned into a nightmare: 43 million people owe a combined \$1.6 trillion in student debt, more than both credit card debt and car loans. How did we get here? Acclaimed Wall Street Journal reporter Josh Mitchell's landmark investigation is the first book to tell the full story of the student loan debt crisis in America. Mitchell shows how the program began in the 1950s, evolved into a grand social experiment in the 1960s, got overtaken by greedy colleges in the 1980s and 1990s, and was unleashed in the 2000s by Sallie Mae, the billion-dollar company that turned student lending into big business. Based on eight years of reporting and hundreds of interviews with the decision-makers who crafted the program,

The Debt Trap never loses sight of the countless student victims whose lives have been forever altered by a predatory lending system. Mitchell's defining book shows how the narrative of higher education as a ticket to the American Dream fueled the rise of a rapacious system that one of its original architects called a 'monster'.--From dust jacket.

The Neoliberal Agenda and the Student Debt Crisis in U.S. Higher Education Nicholas D. Hartlep, Lucille L.T. Eckrich, Brandon O. Hensley, 2017-05-18 Capturing the voices of Americans living with student debt in the United States, this collection critiques the neoliberal interest-driven, debt-based system of U.S. higher education and offers alternatives to neoliberal capitalism and the corporatized university. Grounded in an understanding of the historical and political economic context, this book offers auto-ethnographic experiences of living in debt, and analyzes alternatives to the current system. Chapter authors address real questions such as, Do collegians overestimate the economic value of going to college? and How does the monetary system that student loans are part of operate? Pinpointing how developments in the political economy are accountable for students' university experiences, this book provides an authoritative contribution to research in the fields of educational foundations and higher education policy and finance.

Sold My Soul for a Student Loan Daniel T. Kirsch, 2019-04-10 With unprecedented student debt keeping an entire generation from realizing the American Dream, this book sounds a warning about how that debt may undermine both higher education—and our democracy. American higher education boasts one of the most impressive legacies in the world, but the price of admission for many is now endless debt. As this book shows, increasing educational indebtedness undermines the real value of higher education in our democracy. To help readers understand this dilemma, the book examines how student debt became commonplace and what the long-term effects of such an ongoing reality might be. *Sold My Soul for a Student Loan* examines this vitally important issue from an unprecedented diversity of perspectives, focusing on the fact that student debt is hindering the ability of millions of people to enter the job market, the housing market, the consumer economy, and the political process. Among other topics, the book covers the history of consumer debt in the United States, the history of federal policy toward higher education, and political action in response to the issue of student debt. Perhaps most importantly, it explores the new relationship debtor-citizens have to the government as a result of debt, and how that impacts democracy for a new generation.

Student Debt Avery Elizabeth Hurt, 2019-12-15 As of 2019, Americans owed over 1.56 trillion dollars in student loan debt, and 69 percent of college students who graduated in 2018 had to take out student loans. Student debt has increased significantly over the past twenty years, but what factors have brought this about? Are students to blame for making irresponsible financial decisions, or is the price of education rising disproportionately to average income? How do variables like class and race impact student debt? What impact do these debts have on individuals and the economy? This volume examines the nature of America's student debt crisis and explores possible solutions.

The Student Loan Mess Joel Best, Eric Best, 2014-05-02 This illuminating investigation uncovers the full dimensions of the student loan disaster. A father and son team—one a best-selling sociologist, the other a former banker and current quantitative researcher—probes how we’ve reached the point at which student loan debt—now exceeding \$1 trillion and predicted to reach \$2 trillion by 2020—threatens to become the sequel to the mortgage meltdown. In spite of their good intentions, Americans have allowed concerns about deadbeat students, crushing debt, exploitative for-profit colleges, and changing attitudes about the purpose of college education to blind them to a growing crisis. With college costs climbing faster than the cost of living, how can access to higher education remain a central part of the American dream? With more than half of college students carrying an average debt of \$27,000 at graduation, what are the prospects for young adults in the current economy? Examining how we’ve arrived at and how we might extricate ourselves from this grave social problem, *The Student Loan Mess* is a must-read for everyone concerned about the future of American education. Hard facts about the student loan crisis:

- Student loan debt is rising by more than \$100 billion every year.
- Among recent college students who are supposed to be repaying their loans, more than a third are delinquent.
- Because student loans cannot be discharged through bankruptcy, the federal government misleadingly treats student loan debt as a government asset.
- Higher default rates, spiraling college costs, and proposals for more generous terms for student borrowers make it increasingly likely that student loan policies will eventually cost taxpayers hundreds of billions of dollars.

Indentured Students Elizabeth Tandy Shermer, 2021-08-03 The untold history of how America’s student-loan program turned the pursuit of higher education into a pathway to poverty. It didn’t always take thirty years to pay off the cost of a bachelor’s degree. Elizabeth Tandy Shermer untangles the history that brought us here and discovers that the story of skyrocketing college debt is not merely one of good intentions gone wrong. In fact, the federal student loan program was never supposed to make college affordable. The earliest federal proposals for college affordability sought to replace tuition with taxpayer funding of institutions. But Southern whites feared that lower costs would undermine segregation, Catholic colleges objected to state support of secular institutions, professors worried that federal dollars would come with regulations hindering academic freedom, and elite-university presidents recoiled at the idea of mass higher education. Cold War congressional fights eventually made access more important than affordability. Rather than freeing colleges from their dependence on tuition, the government created a loan instrument that made college accessible in the short term but even costlier in the long term by charging an interest penalty only to needy students. In the mid-1960s, as bankers wavered over the prospect of uncollected debt, Congress backstopped the loans, provoking runaway inflation in college tuition and resulting in immense lender profits. Today 45 million Americans owe more than \$1.5 trillion in college debt, with the burdens falling disproportionately on borrowers of color, particularly women. Reformers, meanwhile, have been frustrated by colleges and lenders too rich and powerful to contain. *Indentured Students* makes clear that these are not unforeseen consequences.

The federal student loan system is working as designed.

Student Loans and the Cost of College Paula Johanson,2017-12-15 Getting into college is one giant hurdle to clear, and paying for it is quite another. This book breaks down the expenses associated with higher education, the various payment options available for students, including student loans, need-based scholarships, and merit-based scholarships, and what other avenues may exist for families to ensure that costs associated with tuition, room, and board stay reasonable. Concerns about paying off student loans, interest rates, and timelines are also addressed in this informative collection.

The College Affordability Crisis Laurie Collier Hillstrom,2020-11-06 This volume provides a comprehensive and evenhanded overview of the escalating college affordability crisis in the United States. It explains how higher education became so expensive and explores the implications of high college loan debt for students and American society. The 21st Century Turning Point series is a one-stop resource for understanding the people and events changing America today. Each volume provides readers with a clear, authoritative, and unbiased understanding of a single issue or event that is driving national debate about our country's leaders, institutions, values, and priorities. This particular volume is devoted to the issue of the rising cost of higher education in the United States. The expense of pursuing a college degree has become so high for so many students, in fact, that the country is experiencing what many educators, economists, parents, and students describe as a college affordability crisis. This work provides an accessible, accurate account of the factors driving this trend, including dramatic reductions in higher education spending by states; for-profit colleges; predatory, unscrupulous, and lightly regulated student loan service companies; and spiraling spending by colleges and universities competing to attract students.

Breaking Point Kevin W. Connell,2016-09-20 In recent decades, the crisis of college affordability has emerged as one of the defining challenges of our era. Since 1978, college tuition and fees have soared by 1,120 percent, growing at three times the rate of housing prices and four times the rate of the increase in the hourly wage. The inevitable consequence has resulted in a national student debt that surpassed \$1.3 trillion in 2015, crushing the average household under \$35,000 in student debt. *Breaking Point* explains flaws in the structure of higher education that have caused college prices to soar over our lifetime, including “prestige maximization,” a perpetual “amenities war,” and a predatory lending industry that has not only fostered but encouraged the explosion of college costs. To counter this trend, Kevin Connell proposes several bold solutions that are intended to induce colleges and lenders alike to redefine the structure, price, and ultimate purpose of higher education in America.

Borrowing Inequality Derek V. Price,2004 Price concludes with provocative proposals for aid policies that would expand the range of college and career choices for students - policies that would in fact support the role of higher education as a vehicle for individual opportunity and social change.--BOOK JACKET.

A Dream Defaulted Jason N. Houle,Fenaba R. Addo,2022-08-16 *A Dream Defaulted* explores how the student loan crisis

disproportionately affects Black borrowers and why rising student debt is both a cause and consequence of social inequality in the United States. Jason N. Houle and Fenaba R. Addo offer a deft analysis of the growing financial crisis in education, examining its sources and its impacts. Based on more than five years of ongoing qualitative and quantitative research, this incisive work illustrates how the student loan system has not benefited all students equally. The authors tell the story of how first-generation college students, low-income students, and students of color are disadvantaged in two opposing phases of the process: debt accumulation and debt repayment. They further demonstrate that policies intended to mitigate financial burden and prevent default have failed to assist the people who most need help. Houle and Addo present these social and racial disparities within a broader context, tracing how centuries of institutionalized racism have contributed to social and economic inequities, perpetuating the racial wealth gap and leading to intergenerational inequality. Through interviews with borrowers, they illuminate the ways in which racial disparities affect who has college access, how and why people take on debt, and who has the ability to repay student loan debt after leaving college. Recognizing that the affordability crisis cannot be solved by higher education reform alone, Houle and Addo consider solutions. They argue that policy must extend beyond debt reduction and financial aid to address entrenched patterns of racial inequality and racial discrimination, both inside and outside institutions of higher education.

Student Loans and the Dynamics of Debt Brad Hershbein, Kevin M. Hollenbeck, 2015-02-23 The papers included in this volume represent the most current research and knowledge available about student loans and repayment. It serves as a valuable reference for researchers and policymakers who seek a deeper understanding of how, why, and which students borrow for their postsecondary education; how this borrowing may affect later decisions; and what measures can help borrowers repay their loans successfully.

Educating Public Interest Professionals and the Student Loan Debt Crisis Robert Leslie Fisher, 2021-11-08 In *Educating Public Interest Professionals and the Student Loan Debt Crisis*, Robert Leslie Fisher examines the student loan debt crisis and its effects on America's citizens and economies. Exploring the shortage of professionals in fields such as education, medicine, and law, Fisher analyzes the causes and effects of the student loan debt crisis in America and argues for higher wages, student loan debt forgiveness, and an updated financial model to pay for training for public interest professionals. Supported by economic research and a sociological background, Fisher proposes a path forward that will ease the student loan debt crisis and revitalize the economy.

Indebted Caitlin Zaloom, 2021-05-04 How the financial pressures of paying for college affect the lives and well-being of middle-class families The struggle to pay for college is a defining feature of middle-class life in America. Caitlin Zaloom takes readers into homes of families throughout the nation to reveal the hidden consequences of student debt and the ways that financing college has transformed our most sacred relationships. She describes the profound moral conflicts for parents as

they try to honor what they see as their highest parental duty—providing their children with opportunity—and shows how parents and students alike are forced to gamble on an investment that might not pay off. Superbly written and unflinchingly honest, *Indebted* breaks through the culture of silence surrounding the student debt crisis, exposing the unspoken costs of sending our kids to college.

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