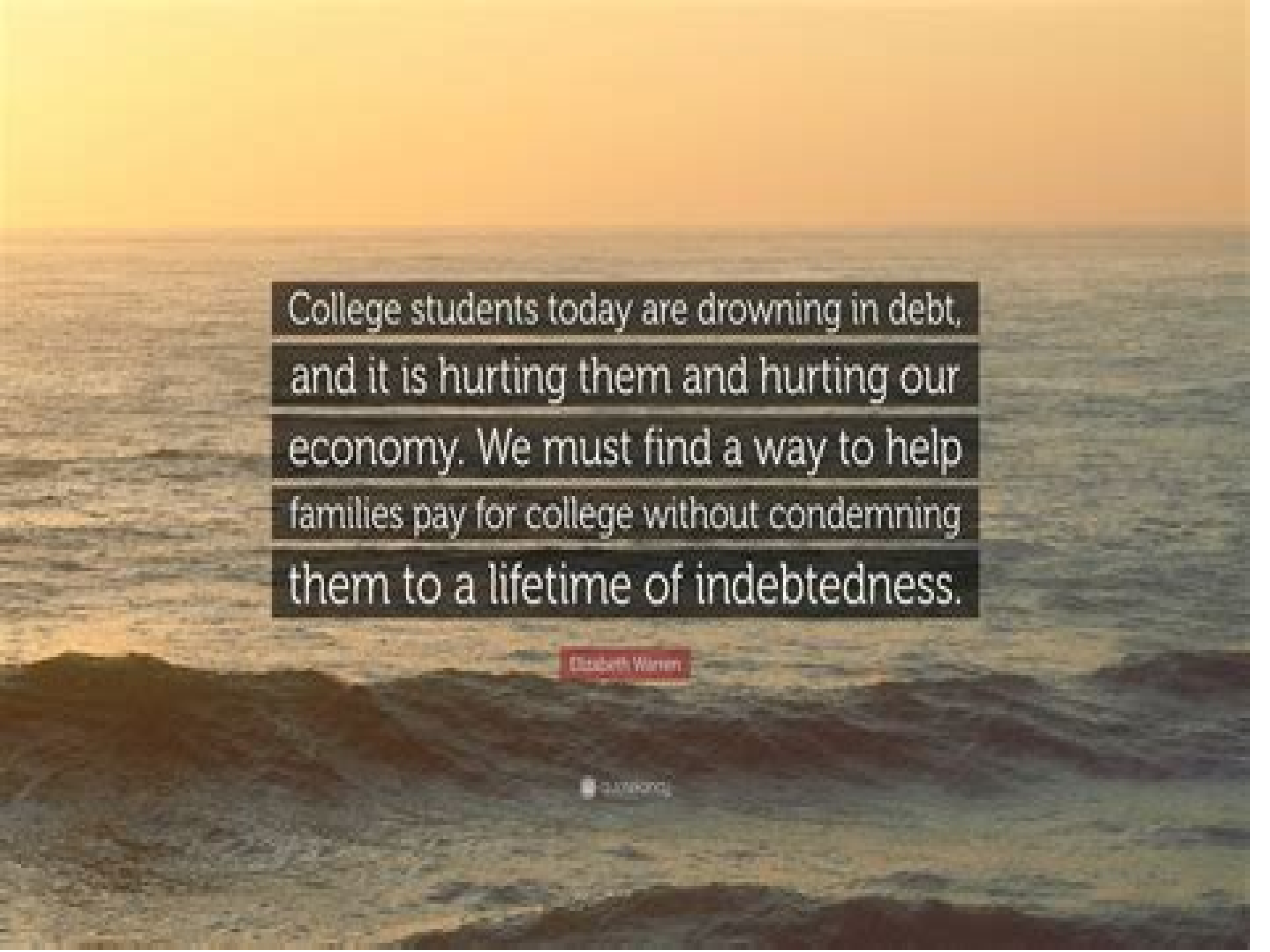


A photograph of a sunset over the ocean. The sky is a gradient of orange and yellow, and the water is dark with white-capped waves. A dark, semi-transparent rectangular box is centered over the image, containing white text. Below the text box, there is a small red rectangular box with white text, and further down, a small circular logo with the word 'quotefancy' next to it.

College students today are drowning in debt,
and it is hurting them and hurting our
economy. We must find a way to help
families pay for college without condemning
them to a lifetime of indebtedness.

Elizabeth Warren

Condemning Students To Debt

William A. Kaplin, Barbara A. Lee



Condemning Students To Debt:

Foundations of Student Affairs Practice Florence A. Hamrick, Nancy J. Evans, John H. Schuh, 2003-02-03 Foundations of Student Affairs Practice is an essential resource that explores the purposes of higher education the theories that provide a foundation for student learning and growth and the experiences that contribute to student learning Florence Hamrick Nancy Evans and John Schuh three preeminent leaders in the field show how student affairs professionals can provide a more meaningful and holistic educational experience for their students

Cost-sharing and Accessibility in Higher Education: A Fairer Deal? Pedro N. Teixeira, D. Bruce Johnstone, Maria J. Rosa, Hans Vossensteyn, 2007-11-23 Higher education finances lie at the crossroads in many Western countries Hence worldwide the most common approach to the need for increasing revenue was to use some form or forms of cost sharing or the shift of some of the higher educational per student costs from governments and taxpayers to parents and students This raises several important challenges to higher education systems First there is the political and social controversy associated with most forms of cost sharing particularly with tuition fees Secondly there are important issues in terms of the broad context of social policy such as the role of families and students and the relationship that the state establishes with each of them Third there is the comparison of alternative instruments of cost sharing and the direct and indirect effects of each of them notably in terms of educational equality

Overall underlying cost sharing debates are fundamental questions about social choice individual opportunities and the role of government in society

A Legal Guide for Student Affairs Professionals William A. Kaplin, Barbara A. Lee, 2009-12-22 The student affairs market has experienced a great boom in the last decade Based on the fourth edition of the indispensable guide to the laws that bear on the conduct of higher education this updated student affairs edition provides a reference and guide for student affairs practitioners and graduate students in student affairs administration courses This volume combines sections that are pertinent to student affairs practitioners as well as the government regulatory and administrative issues found in the full Fourth Edition It is thus the most comprehensive and easy to use volume for student affairs officers and students

The Neoliberal Agenda and the Student Debt Crisis in U.S. Higher Education Nicholas Hartlep, Lucille Eckrich, Brandon 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

The Burden of Academic Success Allison L.

Hurst,2010-03-01 **The Burden of Academic Success** Loyalists Renegades and Double Agents explores class identity reconstructions among working class students attending a public university Rather than focus on working class failure this book takes a critical look at the psychological and social costs of academic success Based on several hours of interviews with a diverse group of working class students this book describes how successful students respond to react to and manage their academic success The book does for class what other theorists have done for race examining the dynamic interplay of class identity and educational success social mobility The distinguishing features of the book are rich narrative detail compelling stories of student success and struggle intersectional analysis exploring the ways class race and gender inform each other in students understandings and narratives with an interwoven theory throughout and a new typology for understanding working class student responses to the burden of academic success **The Burden of Academic Success** is ideal for courses on sociology education and American studies as well as for use by college educators and administrators *The Law of Higher Education, 2 Volumes* William A. Kaplin,Barbara A. Lee,2006-08-18 This fourth edition of the indispensable guide to the laws that bear on the conduct of higher education provides a revised and up to date reference research source and guide for administrators attorneys and researchers The book is also widely used as a text for graduate courses on higher education law in programs preparing higher education administrators for leadership roles This new edition includes new and expanded sections on laws related to religious issues alternative dispute resolution the college and its employees collective bargaining at religious and private colleges whistleblower and other employee protections personal liability of employees nondiscrimination and affirmative action in employment campus technology and computer networks disabilities student academic freedom freedom of speech and hate speech student organizations rights responsibilities and activities fees athletes rights USA patriot act and immigration status public institutions and zoning regulations regulation of research coverage of retaliatory and extraterritorial acts federal civil rights statutes **The Student Loan Mess** Joel Best,Eric Best,2014-05-02 Student loan debt in the U S now exceeds 1 trillion more than the nation s credit card debt This timely book explains how and why student loans evolved the concerns they ve raised along the way and how each policy designed to fix student loans winds up making things worse The authors a father and son team provide an intergenerational interdisciplinary approach to understanding how over the last 70 years Americans incrementally with the best intentions created our current student loan disaster They examine the competing interests and shifting societal expectations that contributed to the problem and offer recommendations for confronting the larger problem of college costs and student borrowing in the future **National Failures and the Condemnation of US Higher Education** Allison L. Palmadessa,2025-09-20 Since the first American colonial colleges higher education has served the nation as an arbiter of knowledge conduit of democratic idealism and producer of leaders workers and innovation As the nation changed alongside world events and technological advancement postsecondary institutions supported growth met demands from the public and private sectors as well as states and the

federal government heeding a call to perpetuate the US's position among nations as the undisputed world leader. This was most evident in the immediate post World War II era with roots established much earlier. Each chapter in this work focuses on a moment of crisis in American history that involves the relationship of higher education to national goals. This work aims to fill a gap in the history of higher education and further our understanding of how an institution so appreciated in times of greatness can be rebranded by critics as negligent and harmful to national goals.

The Unsustainable American State

Lawrence Jacobs, Desmond S. King, 2009-10-02 The complexity of the American economy and polity has grown at an explosive rate in our era of globalization. Yet as the 2008 financial crisis revealed, the evolution of the American state has not proceeded apace. The crisis exposed the system's manifold political and economic dysfunctions. Featuring a cast of leading scholars working at the intersection of political science and American history, *The Unsustainable American State* is a historically informed account of the American state's development from the nineteenth century to the present. It focuses in particular on the state-produced inequalities and administrative incoherence that became so apparent in the post-1970s era. Collectively, the book offers an unsettling account of the growth of racial and economic inequality, the ossification of the state, the gradual erosion of democracy, and the problems deriving from imperial overreach. Utilizing the framework of sustainability—a concept that is currently informing some of the best work on governance and development—the contributors show how the USA's current trajectory does not imply an impending collapse but rather a gradual erosion of capacity and legitimacy. That is a more appropriate theoretical framework they contend because, for all of its manifest flaws, the American state is durable. That durability, however, does not preclude a long relative decline.

Public Funding of Higher Education Edward P. St.

John, Michael D. Parsons, 2005-09-23 Much of the twentieth century saw broad political support for public funding of American higher education. Liberals supported public investment because it encouraged social equity; conservatives because it promoted economic development. Recently, however, the politics of higher education have become more contentious. Conservatives advocate deep cuts in public financing; liberals want to expand enrollment and increase diversity. Some public universities have embraced privatization, while federal aid for students increasingly emphasizes middle-class affordability over universal access. In *Public Funding of Higher Education*, scholars and practitioners address the complexities of this new climate and its impact on policy and political advocacy at the federal, state, and institutional levels. Rethinking traditional rationales for public financing, contributors to this volume offer alternatives for policymakers, administrators, faculty, students, and researchers struggling with this difficult practical dynamic. Contributors: M. Christopher Brown II, Pennsylvania State University; Jason L. Butler, University of Illinois; Choong Geun Ching, Indiana University; Clifton F. Conrad, University of Wisconsin-Madison; Saran Donahoo, University of Illinois; James Farmer, JA SIG uPortal; James C. Hearn, Vanderbilt University; Janet M. Holdsworth, University of Minnesota; Don Hossler, Indiana University; John R. Thelin, University of Kentucky; Mary Louise Trammell, University of Arizona; David J. Weerts, University of Wisconsin-Madison; William Zumeta, University of

Washington *College and the Working Class* Allison L. Hurst, 2012-03-26 What are the meanings experiences and impact of college for working class people The author of this book addresses the two questions what is college like for working class students and what is college for the working class In *The Other Three Percent* the author draws on a wealth of previous research to tell the stories of five very different working class college students as they apply to enter successfully navigate and complete college Through these stories readers will learn about the obstacles working class students face and overcome the costs and effectiveness of higher education as a mechanism of social mobility and the problems caused on our college campuses by our reticence to meaningfully confront the class divide Readers will be invited to compare their own experiences of higher education with those of the students here described and to evaluate their own institutions openness towards working class students through a series of checklists provided in the book s conclusion Allison L Hurst is Assistant Professor in the Department of Sociology at Furman University in Greenville South Carolina She is a member of the Association of Working Class Academics *Redesigning the Financial Aid System* Robert B. Archibald, 2003-05-22 As the cost of higher education continues to rise students and their families find it increasingly difficult to navigate the financial aid maze In *Redesigning the Financial Aid System* economist Robert Archibald examines the history of the system and its current flaws and he makes a radical proposal for changing the structure of the system Archibald argues that one of the problems with the current model in which universities are responsible for the majority of grants while the federal government provides student loans is that a student cannot know the final price of attending a given institution until after he or she has applied been accepted and received a financial aid offer As a result students remain largely uninformed about the cost of their college educations until very late in the decision making process and so have difficulty making a timely choice In addition financial aid information is kept private creating confusion over the price of a college education and the role of financial aid Under Archibald s proposed reforms the federal government would assess a student s financial need and provide need based grants while institutions would be responsible for guaranteeing student loans Not only would this new system demystify financial aid and allow students to be better informed about the cost of college earlier in the process but it would greatly simplify the application procedure and prevent financial aid allocation from contributing to the problem of rising tuition costs Archibald s clear explanation of the current system its impact strengths and weaknesses as well as his plans for reform will be of interest to educators administrators students and parents *Standing on the Outside Looking In* Mary F. Howard-Hamilton, Carla L. Morelon-Quainoo, Susan D. Johnson, Rachelle Winkle-Wagner, Lilia Santiago, 2023-07-03 Compared to the literature on the impact of post secondary institutions on undergraduate institutions the literature on the academic experiences of graduate students from underrepresented populations is comparatively meager This book remedies this gap by gathering a rich collection of personal narratives and empirical research to provide a comprehensive account of the actual lived experiences of graduate students of color and their perception of the campus climate This volume examines

issues of access retention and transition and explores the personal experiences of students of color in advanced degree programs The contributors cover issues such as financial aid the culture mission and racial climate at doctoral granting institutions the transitional challenges STEM undergraduates face on entering graduate programs mentoring the distinct concerns and challenges that African Asian and Latina o students encounter in doctoral and professional programs and the need to acknowledge and support their spirituality Franklin Tuitt concludes the book by summarizing the issues raised and making recommendations to faculty administrators and directors of graduate programs about what they can do to promote the well being and success of graduate students of color

Student Loans in China Baoyan Cheng, 2011-03-24 In 1989 China started charging tuition on a very small scale at a number of universities as a result of the global trend of cost recovery policies thus ending the free higher education era in China It was not until 1997 that all higher education institutions in China started charging tuition and fees Both the expansion of higher education and the wide gap between income and tuition and fees have created an increasingly high proportion of students who are academically qualified but cannot afford to go to college To address the problem of the increasing number of financially needy students in 1999 China launched the pilot Government subsidized Student Loan Program GSSLP in eight cities This program was extended to full time students at all of the 1 942 public higher education institutions in 2000 and has been undergoing revisions ever since including major ones in 2004 and 2007 As of 2009 the number of financially needy students in China reached 5 27 million accounting for 23 06 percent of the total enrollment of 22 85 million at higher education institutions in China Behind those statistics are young people who suffer in many ways This book provides multiple perspectives namely global comparative empirical practical and philosophical ones on the GSSLP the largest financial aid program in current China It not only provides information on financial aid policies especially the GSSLP in China but also offers a comparative perspective by examining student loan programs in the United States and Australia which are more mature and better developed Using original dataset the empirical and practical perspectives examine the effect of the GSSLP on students behavior and look into the different aspects of the GSSLP including students perceptions of and attitudes toward the program as well as its implementation In addition to these technical aspects of the GSSLP this book also examines the larger concepts of equality and social justice from a philosophical perspective and argues

Financing Higher Education Worldwide D. Bruce Johnstone, Pamela N. Marcucci, 2010-06-07 No issue in higher education is as salient or as controversial as finance As demand for higher education around the world grows so do the costs associated with it especially as governments shoulder less of the burden Tuition fees rise and student loan debt grows Who pays for these surging costs Who should pay D Bruce Johnstone and Pamela N Marcucci examine the universal phenomenon of cost sharing in higher education where financial responsibility shifts from governments and taxpayers to students and families They find that growing costs for education far outpace public revenue streams that once supported it Even with financial aid and scholarships defraying some of these costs students are

responsible for a greater share of the cost of higher education Featuring comprehensive economic and policy data the authors international comparative approach shows how economically diverse countries all face similar cost sharing challenges So who should pay for higher education While cost sharing is both politically and ideologically debated Johnstone and Marcucci contend that for almost all countries it is imperative for the financial health of colleges and universities bringing better efficiency equity and responsiveness Financing Higher Education Worldwide combines sophisticated economic explanations with sensitive political and cultural analyses of the financial pressures facing higher education throughout the world Class Stanley Aronowitz, Michael J. Roberts, 2017-09-25 Using an innovative framework this reader examines the most important and influential writings on modern class relations Uses an interdisciplinary approach that combines scholarship from political economy social history and cultural studies Brings together more than 50 selections rich in theory and empirical detail that span the working middle and capitalist classes Analyzes class within the larger context of labor particularly as it relates to conflicts over and about work Provides insight into the current crisis in the global capitalist system including the Occupy Wall Street Movement the explosion of Arab Spring and the emergence of class conflict in China

The Law of Higher Education, 2 Volume Set William A. Kaplin, Barbara A. Lee, 2013-07-25 Make sure you have a copy on your bookshelf The Law of Higher Education Fifth Edition is the most up to date and comprehensive reference research source and practical legal guide for college and university administrators campus attorneys legal counsel and institutional researchers addressing all the major legal issues and regulatory developments in higher education In the increasingly litigious environment of higher education William A Kaplin and Barbara A Lee s clear cogent and contextualized legal guide proves more and more indispensable every year Over 3 000 new cases related to higher education have been decided since the publication of the previous edition and scores of changes to higher education law are made each year Every section of the fifth edition contains new material including those related to Hate speech and free speech rights of faculty in public universities Sharing of research with international colleagues Intellectual property and peer to peer file sharing Student suicide Campus safety Police and administrators right to search students residence hall rooms Governmental support for religious institutions and religious autonomy rights of individual public institutions Collective bargaining and antidiscrimination laws Nondiscrimination and affirmative action in employment admissions and financial aid Family and Medical Leave Act and workers compensation FERPA Family Educational Rights and Privacy Act *Resources in Education*, 1999-10 *Contemporary Financial Issues in Student Affairs* John H. Schuh, 2003-10-21 Distinguished professor John H Schuh edits this critical look at the financial situation in higher education today Contributors discuss seven specific issues concerning the financing of student affairs on contemporary college campuses and explore effective strategies student affairs professionals need to ensure that programs and services that serve students and other important stakeholders survive and thrive Topics addressed include the differences in financing student affairs in public and in private institutions as well as

challenges in financing student unions and activities health and counseling services student housing and campus recreation Examining contemporary problems in selected areas of student affairs finance this volume is one of several in this series on managing resources in student affairs Others addressing related topics include Issue 89 The Role Student Aid Plays in Enrollment Management Issue 92 Leadership and Management Issues for a New Century Issue 96 Developing External Partnerships for Cost Effective Enhanced Services and Issue 101 Planning and Achieving Successful Student Affairs Facilities Projects As state governmental support for public institutions continues to erode student affairs units operating in the current financial environment have to be nimble and creative to sustain their viability Drawing from his own twenty seven year career as a student affairs practitioner and the contributions and research of leading student affairs professionals in the field John Schuh provides an outstanding resource for student affairs professionals facing the serious financial challenges of today and tomorrow This is the 103rd issue of the quarterly journal New Directions for Student Services Clearinghouse Review ,1978

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