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The Real College Debt Crisis: How Student Borrowing Threatens Financial Well-Being and Erodes the American Dream

William Elliott III, Melinda Lewis

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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.

• Reveals the inadequacy of the scope of the current educational and economic policy debates, including moves to funnel low-income children toward two-year degrees, structure alternative debt repayment schedules, and constrain increases in college tuition

• Answers the question: "Does the student who goes to college and graduates but has outstanding student debt achieve similar financial outcomes to the student who graduates from college without student debt?"

• Examines an important subject of interest to educators, students, and general readers that is related to the larger topics of education, economics, social problems, social policy, public policy, debt, and asset building

• Provides empirical evidence and theoretical support for a fundamental shift in U.S. financial aid policy, from debt dependence to asset empowerment, including an explanation of how institutional facilitation makes Children's Savings Accounts potentially potent levers for children's educational attainment and economic well-being, before, during, and after college

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