Re-Storying the Cost of Higher Education: A Narrative Approach to Addressing the Racial Disparities in Student Loan Debt

Sarah Yaskowski
sy798332@wcupa.edu

Follow this and additional works at: https://digitalcommons.wcupa.edu/all_theses

Recommended Citation
Yaskowski, Sarah, "Re-Storying the Cost of Higher Education: A Narrative Approach to Addressing the Racial Disparities in Student Loan Debt" (2020). West Chester University Master's Theses. 164. https://digitalcommons.wcupa.edu/all_theses/164

This Thesis is brought to you for free and open access by the Masters Theses and Doctoral Projects at Digital Commons @ West Chester University. It has been accepted for inclusion in West Chester University Master's Theses by an authorized administrator of Digital Commons @ West Chester University. For more information, please contact wcressler@wcupa.edu.
Re-Storying the Cost of Higher Education: A Narrative Approach to Addressing the Racial Disparities in Student Loan Debt

Sarah Yaskowski
May 2020
Re-Storying the Cost of Higher Education:
A Narrative Approach to Addressing the Racial Disparities in Student Loan Debt

A Thesis
Presented to the Faculty of the
Department of Educational Foundations and Policy Studies
West Chester University
West Chester, Pennsylvania

In Partial Fulfillment of the Requirements for
the Degree of
Master of Science

By
Sarah Yaskowski
May 2020
Acknowledgments

To Tim: My person. I could not have done this without you.

To my family: This is for you guys. Thank you for the support.

To my professors and colleagues: Many thanks for showing the way.
Abstract

This thesis investigates educational debt as a racialized construct resulting from deeply entrenched disparities expounded by the current marketization of higher education. Once hailed as a pathway to the American Dream, pursuing a college education meant access to the middle class which promised greater social capital and socioeconomic mobility. Yet for many students, specifically minority students of color who carry disproportionate amounts of educational debt fueled by this false promise, the realities of this pursuit are far direr. By framing the discussion through the theoretical lens of Critical Race Theory, this research attempts a more critical review of the discriminatory systems at play in addressing the debt-financing model of higher education. As students of color continue to gain greater access to higher education, they have made these gains on exploitative terms derivative of a racialized system that is deeply rooted in inequality. This is most notably seen with black students as data shows this population has significantly higher debt burdens, face a greater risk of dropping out, experience higher rates of loan default, and endure lasting economic hardship over the course of their lifetime as a result of these variables. To counter, the proposed intervention acknowledges the dimensional aspects of student debt experience and champions the individual student voice in an effort to remediate the inequitable federal policies and institutional practices that greatly limit the black student population.

*Keywords*: higher education, student debt, neoliberalism, Critical Race Theory, digital storytelling, counter-storytelling
Table of Contents

Chapter I: Positionality ................................................................................................................... 1
Chapter II: Thematic Concern & Conceptual Framework .............................................................. 5
Chapter III: Analysis ..................................................................................................................... 11
Chapter IV: Design & Implementation ......................................................................................... 33
Chapter V: Leadership .................................................................................................................. 43
References ..................................................................................................................................... 52
Appendix ....................................................................................................................................... 66
Chapter I: Positionality

As a white person, I realized I had been taught about racism as something which puts others at a disadvantage, but had been taught not to see one of its corollary aspects, white privilege, which puts me at an advantage (McIntosh, 2003, p. 70-71).

Personal Background

Over the past thirty years student debt has risen exponentially, culminating in a staggering 1.64 trillion dollars as of May 2020 (Federal Reserve System, 2020). I am no stranger to this reality, having graduated with an undergraduate degree in 2008 during the height of the Great Recession. The financial crisis at this time was a byproduct of deregulated policies that underwrote the proliferation of subprime mortgages causing a housing bubble that inevitably burst. The free-market ideology which governed this event had, at this point, infiltrated greater society including the higher education sector. This shift affected higher education and the policy events which governed federal student aid resulting in the normalization of educational debt as an expected investment. This placed the financial burden of postsecondary education on individual students and their families resulting in the need to tap into existing wealth in order to afford college. In my case, my parents fortunately had the means to leverage existing assets to support my educational aspirations.

I graduated with a bachelor’s degree holding around $12,000 in student loans, the majority of which were subsidized resulting in interest accruing upon graduation. While this loan amount was manageable, repayment was still a psychological and economic burden that acted as an impediment to my career progression. Having graduated with a degree in advertising, I moved to New York City and worked within the industry quickly realizing the high-stress, low entry-level pay, and long hours were not mitigated by my passion for the work. I had originally
intended to pursue a master’s degree in the counseling field, yet continually delayed graduate school in fear of having to take out student loans. Trapped by the fear of debt accumulation, I remained tied to the status quo without a secondary degree. Only in my thirties, when I finally felt financially stable, with a partner who bolstered that support, did I pursue the Higher Education Policy and Student Affairs graduate program I am currently in. Debt, or more specifically debt aversion, hindered my career progression and delayed the obtaining of educational credentials.

Graduate School Awakening

Through my graduate education I came to understand the naivety of my financial limitations, shaped by privilege, to be minimal against a racialized backdrop that compounds the effects of educational debt for students of color. Through graduate studies highlighting Critical Race Theory (CRT), a theoretical framework which examines the inclusion of race and racism across dominant cultural modes of expression, I now realize that my racial identity afforded me a much lighter economic load in navigating the cost of postsecondary education. My own debt burden, while certainly valid, was far less damaging with the familial, societal, and economic support I was bestowed as a middle-class white woman.

Personal Complicity

To this end, I recognize the abiding nature of my privilege, as I have operated from a position of ignorance for which my advantaged viewpoint is the normative lens. As such, I wish to acknowledge how my student affairs work positions me as a complicit actor in proliferating the very issue that I wish to rectify through this research. I support students in the functional area of career guidance which provides services that promote Pablo Freire’s (2000) concept of ontological vocation. Freire, a critical educator, coined the term “ontological vocation” in
describing the process of becoming more fully human through authentic "reflection and action upon the world in order to transform it" (p. 28). However, there exists tension in assisting students to fulfill this ontological mission and remaining congruent with institutional metrics that promote employability. As Magolda and Baxter Magolda (2013) describe, “the student affairs professional role is to support the academic mission of the university by providing high quality services to students in nonacademic functional areas” (p. 18). With the academic mission of the university becoming increasingly associated with economic practices, I play a service role in strengthening these coercive forces. Yet, within my role comes the privilege to exist as both practitioner who proliferates the dominant discourse, and scholar who challenges its very existence. I acknowledge the constraint of this dichotomy, recognizing my role as agent of the institutional framework, and actively work to counter this disposition in my service to students.

Acknowledging Limitations

Acknowledging such contradictions is essential to inhabiting the role of scholar as I present this research. In this regard, I recognize that I am a white woman conducting research on student debt using the theoretical lens of CRT. In the attempt to examine my subjectivity, I acknowledge the concept of interest convergence that scholar Bell (1980a) cites in my own work, as I am exploring educational debt and its effects on a minority population in ways which also serve my own self-interest. However, by contributing to this specific body of research, I hope to further examine the mechanisms of power and privilege and contribute to scholarship which challenges the dominant racial discourse that shapes the structural fabric of society.

As Davis (2012), a white woman of privilege who utilized CRT in her own research on student affairs, convincingly stated:
I sometimes engage CRT as a framework for my work and recognize the challenges of my ‘epistemic uncertainty’ (Sholock, 2012, p.709), the fact that as a White woman there will be more times than not that my race inhibits me from fully understanding the dynamics of racism in higher education. However, I also recognize the immense responsibility I have as a White woman engaged in social justice scholarship and pedagogy to continue to unlearn and stop the ways in which I perpetuate racism and to intervene in my circles of influence, specifically with colleagues and students. (p. 51)

The challenge lies in recognizing my white privilege in inhabiting the role of a white researcher providing discourse on a racial topic — yet tempering my reflexivity so that it does not hinder the work. This involves embracing the discomfort that results from inhabiting this delicate role, and then employing these feelings as a positive byproduct for which to “disrupt cognitive manifestations of white privilege” (Sholock, 2012, p. 704). This epistemic uncertainty can act to counter the systematic ignorance which results from my position of privilege and assist in exposing oppressive structures of power and dominant ways of knowing (Sholock, 2012). I recognize an important component of this task involves critical self-reflection. Thus, to reconcile the incongruence of my privileged identity with the racialized nature of the topic explored, a phenomenological approach will be incorporated into the research process which is outlined in Chapter Four.

Finally, I must explicitly acknowledge that my whiteness will impede my ability to recognize the full extent of racial dynamics at play as I implement the proposed intervention. I will be engaging in the participatory research method of digital storytelling (DST) which champions marginalized student voices in effort to expose the racialized nature of student debt. (Chan & Yau, 2019). I am purposeful in this attempt as the DST process provides an opportunity...
for cross-racial collaboration — a necessary component which seeks to recognize epistemic limitations and mitigate the power differential between researcher and subject.

**Conclusion**

I offer this critical evaluation as it relates to my positionality in an attempt to be held accountable regarding my racial bias and privilege in my research. Through this research endeavor, I hope to challenge the burden of privatization which forces many students to be financially indentured at the expense of postsecondary education pursuits. By understanding the indebted circumstance of those most vulnerable, I can play an active role in prompting critical discussion surrounding equitable educational access. In the following chapter, I present a broad overview of the thematic concern, and then examine the theoretical foundations which support this analysis, specifically outlining CRT as the conceptual framework. I will then conclude by defining key terms and concepts associated with the issue at hand.

**Chapter II: Thematic Concern & Conceptual Framework**

Beyond the ebb and flow of racial progress lies the still viable and widely accepted (though seldom expressed) belief that America is a white country in which blacks, particularly as a group, are not entitled to the concern, resources, or even empathy that would be extended to similarly situated whites (Bell, 2004, p. 195).

**Introduction**

This thesis investigates how educational debt is a racialized construct resulting from deeply entrenched disparities expounded by the current marketization of higher education. As students of color continue to gain greater access to higher education, they have made these gains on exploitative terms derivative of market economics for which race, property, and oppression are directly tied (Houle & Addo, 2018; Scott-Clayton, 2018). The result is an educational system
that reproduces racial and socioeconomic injustices through the extension of formalized
knowledge production, which is in turn provided at a prohibitive cost. The issue of student debt
will be framed using the theoretical lens of CRT in an attempt to reveal and challenge the largely
concealed collection of racially dominant patterns and habits that shape the U.S. higher
education structure. More specifically, this framework will help to deconstruct existing federal
student aid policy and provide greater understanding on how the debt-financing model
perpetuates structural oppression for the black student population.

**Conceptual Framework**

**Overview**

Critical Race Theory was first conceptualized by Derrick Bell (1980a), a legal scholar
who explored issues of race within both his legal practice and civil rights activism. His methods
of writing and analysis became the groundwork for this new school of thought which drew on the
post-Civil Rights Era pursuit of racial justice in providing a “more cogent analysis of the African
(1980b) provides a greater understanding of his scholarship:

> It is, though, not the goal of *Race, Racism and American Law* to provide a social formula
that would solve either all or any of the racial issues that beset the country. Rather, its
goal is to review those issues in all their political and economic dimensions, and from
that vantage point enable lawyers and laypeople to determine where we might go from
here. The goal for us, as it was for all those back to the slavery era who labored and
sacrificed for freedom, was not to guarantee an end to racism, but to work forcefully
toward that end. (As cited in Tate, 1997, p. 14)
Through this summary, Bell outlines CRT as both a way to contribute to the intellectual
discussion, but also an effort to build upon previous activism towards racial justice. Following
Bell, scholars such as Richard Delgado (1995) and Kimberle Crenshaw (1989) helped to cement
the movement, conceptualizing race alongside other forms of subordination as the primary
contributor to inequality in education.

Present day conceptualization of CRT operates on the basic tenet that race, and therefore,
racism is an invention dictated and manipulated by the needs of society. Through this lens, CRT
scholars view race as a construct established by specific groups for which to distinguish
superiority and hold power. To this end, racism is not an isolated act but a systemic, hierarchical,
and ingrained component of the lived experience, for which its presence often means unearned
advantages for the dominant class (Delgado, 1995; Delgado & Stefancic, 2017; Tate, 1997). As
DeCuir and Dixson (2004) state: “Racist hierarchical structures govern all political, economic,
and social domains. Such structures allocate the privileging of Whites and the subsequent
Othering of People of Color in all arenas, including education” (p. 27). The often unrecognizable
nature of racism positions the construct as pervasive and ordinary, for which such ordinariness
causes difficulty in addressing the systemic issue (Hardimon, 2003). Contributing to this
difficulty is the false notion that race is a unitary identity in which each race, defined by outward
features, has its own genesis and singular representation (Delgado & Stefancic, 2017).

To counter this binary perspective, CRT seeks to recognize and analyze the many identity
categories in which individuals inhabit. Through this intersectional lens, CRT scholars attempt to
dissect racial justice through the concerns of particular subgroups rather than the broad view of
minority status (Delgado & Stefancic, 2017). CRT champions perspectivalism in which
individual perspectives are highlighted to recognize multiplicity and avoid classifying the needs
of minority groups. Personal reflection and narratives which Delgado and Stefancic (2017) cites as “the terms, preconceptions, scripts, and understandings that we use to make sense of the world” are utilized as a research tool for this purpose (p. 28). More specifically, theorists employ dialogue and storytelling in the research process to counter the master narrative and provide objectivity to the dominant ways of knowing which perpetuates racial stereotypes.

**Why Critical Race Theory?**

Framing the discussion on student debt through the lens of CRT allows for a more critical review of the discriminatory systems at play, one which addresses the intersection of race and education, and provides a platform for which to dispute racialized assumptions surrounding debt accrual, repayment, and loan default. CRT embraces race as a complex mechanism that is socially constructed and shaped by “processes that also reflect, and are influenced by, other dimensions of identity and social structure” (Gillborn, 2015, p. 278). Hence this theoretical lens provides the possibility to examine the environmental, social, and economic nuances which shape educational debt as a racialized issue.

Secondly, examining the construct of race, as opposed to class or gender, can help to expand upon the data which shows marginalized students of color have significantly higher debt burdens, greater risk of dropping out, greater rates of loan default, and lasting economic hardship over the course of their lifetime as a result of these variables (Scott-Clayton, 2018; Zhan & Xiang, 2018). Further, the theory positions the indebted student as co-collaborator, calling for a “democratic interactive relationship” between researcher and participant in order to “understand the nature of oppression, domination, and exploitation as they intersect and interrelate with gender, race, class and other forms of advantages and disadvantages” (Reid & Frisby, 2008, p. 98). The student becomes the central actor in ensuring transformational resistance against the
current debt-financing model of higher education, enabling a comprehensive racial analysis which incorporates first-person perspective. The culmination of these factors provides solid theoretical groundwork for uncovering racial inequality in higher education in an effort to seek an accelerated rate of reform. I turn now to present my overarching research questions.

Research Questions

In framing the issue of student debt through the conceptual framework of CRT, I seek to address the following three research questions in this thesis:

- How has the historical premise of higher education contributed to persistent inequity for black students?
- How does the current educational system uphold and reproduce racial inequality through debt-financing?
- How can higher education work to counter and ultimately reform the racist constructs proliferated through the financialization of the institutional structure?

Definitions

The following is a list of definitions to aid the reader in understanding key terminology as it relates to the presented topic. These terms and their operational definitions provide support for understanding the literature and data surrounding student debt through the intended theoretical lens of CRT.

- **Counter-Stories.** Writing that aims to cast doubt on the validity of accepted premises or myths, especially ones held by the majority (Delgado & Stefancic, 2017, p. 171).

  A tool for exposing, analyzing, and challenging the majoritarian stories of racial privilege (Solórzano & Yosso, 2002, p. 32).
• **Hegemony.** Domination by the ruling class and unconscious acceptance of that state of affairs by the subordinate group (Aker, 2006, p. 29).

• **Human Capital.** The knowledge, skills, competencies and other attributes embodied in individuals...used to produce goods, services or ideas in market circumstances (Office of National Statistics, 2015).

• **Intersectionality.** Belief that individuals and classes often have shared or overlapping interests or traits (Delgado & Stefancic, 2017 p.177).

• **Neoliberalism.** A theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade (Harvey, 2005, p. 2).

• **Racialization.** The extension of racial meaning to a previously racially unclassified relationship, social practice, or group (Omi & Winant, 2015, p. 111).

• **Servant Leadership.** A leadership framework in which the desire to serve others takes precedence over the desire to be in a formal leadership position (Daft & Lengel, 2000, p. 176).

• **Social Capital.** Social capital refers to the competitive advantage that is created based on the way an individual is connected to others (Arena & Uhl-Bien, 2016, p. 22).

• **Student Debt Crisis.** An ideograph referring to the growing imbalance between the costs of higher education and the capacity of students to shoulder increasing debt burdens (Goodnight et al., 2014).

• **Whiteness.** Quality pertaining to Euro-American or Caucasian people or tradition (Delgado & Stefancic, 2017, p.186).
Refers to a set of assumptions, beliefs, and practices that place the interests and perspectives of White people at the center of what is considered normal and every day (Gillborn, 2015, p. 278).

- *White Privilege.* Defined as unearned advantages of being White in a racially stratified society and has been characterized as an expression of institutional power that is largely unacknowledged by most White individuals (Neville et al., 2001).

**Conclusion**

Through this critical lens and the provided definitions, I seek to position race-related structural oppression at the center of my analysis. In this next chapter, specific events and variables that contribute the racial inequality within the higher education will be discussed, with a focus on the aggregate student experience.

**Chapter III: Analysis**

We are also living in times when private and public aims and policies are at strife with each other.


**Introduction**

The current U.S. higher education system operates on the premise of the private good, where the educational experience is commoditized. The ideology driving this premise justifies the extension of access through credit by which students rely on debt-financing to afford postsecondary education. By doing so, the system places the lending risk onto the student and their families. In a racialized society, this risk is compounded for students of color as the burden of debt further aggravates racial disparities resulting from historical oppression and structural inequality (Houle & Addo, 2018; Scott-Clayton, 2018). This is most notably seen with black
students as data shows this population face aggregate hardships as a result of racial inequality (Scott-Clayton, 2018; Zhan & Xiang, 2018).

To understand how to reform the current postsecondary system, I first explore how the university framework relies on the capitalistic premise of the private good. This includes understanding the philosophical and historical context for this development and then examining the present-day values that continue to reinforce higher education as a business transaction. To this end, this chapter is divided into three different parts. Part One presents the philosophical positionality which orients education as a vital contributor to the public sphere. This section goes on to define neoliberalism and presents how this ideological orientation has radically altered the once democratic function of higher education to a capitalistic endeavor. Part Two examines the historical premise of U.S. higher education, specifically looking at the financialization of the institutional structure through neoliberal federal policy events that transpired to shape the current indebted student, post-1960. Part Three concludes by examining how the resulting higher education structure, defined by neoliberal policy, reproduces inequality, and how this inequality is compounded specifically for black students based on historically oppressive factors.

**Part I: Philosophical Positionality**

The spirit that drives this research is grounded in the democratic concept of the public good first presented by John Dewey (1916). Dewey believed there was “a crucial relationship between the capacity to learn and the ability to mobilize and sustain a just social and political order” (Sandlin et al., 2012, p. 139). He details education as a social process shaped by the interactions of the group members, suggesting that the education of a society is directly influenced by the values, ideals, and goals of the community itself. Dewey (1916) uses this framework to argue for the “Democratic Ideal” (p. 12), an educational model rooted in the
exchange of ideas and ultimate reliance on a shared common interest. Societal members work
together and have an “equable opportunity to receive and to take from others” resulting in
continuous interplay and conjoined reliance on improvement (Dewey, 1916, p.10).

Within the context of greater society, the concept of “public good” takes the form of
community investment which has been negotiated by “historical and contemporary dialogues,
discussions and advocacy by a society’s individuals” (Broom, 2011, p. 141). This results in a
framework rooted in public contributions for the benefit of the greater good. Evidence of this
framework in action can be seen through the public sector of the U.S. in which resources and
materials have historically been distributed for communal use. Examples include the
transportation, infrastructure, education, and environmental industries.

Today, the public good is under attack. Increasingly, the public sector is driven by a
concentration of power which has disproportionate influence over socially benevolent policy
resulting in decisions which serve a narrow population rather than broad collective interest.
Driving this shift is neoliberalism, a hegemonic political and economic ideology that champions
free-market principles and entrepreneurial freedoms over societal improvement (Harvey, 2007).
Through this ideology, government intervention is limited allowing market signals to dictate
social, political, and economic practices. As Harvey (2007) states:

Neoliberalism has, in short, become hegemonic as a mode of discourse and has pervasive
effects on ways of thought and political-economic practices to the point where it has
become incorporated into the commonsense way we interpret, live in, and understand the
world (p. 23).
To this end, economic rationalism has become the primary driver behind policy development that strips the public sector of funds, in turn, forcing privatization and repositioning public services as a private good.

At the mercy of such efforts is education. The neoliberal shift has undermined the public value of education and positioned the learning process as a corporate endeavor: “Neo-liberal educational policies aim to cut costs and rationalise and control educational processes through a number of business-based, performative measures, including standardised testing, standards, accountability, public ranking of schools and parental choice” (Broom, 2011, p. 143). Within higher education, this results in a postsecondary system monopolized by private interest for which knowledge became an economic variable.

To this end, higher education became a private investment in human capital where achievement is marked by financial gain and educational worth is reduced to an exchange value: “The promises of support for civic education and democratic ends were gradually countered by a model that would reduce higher education to a driver of national wealth in a global information economy” (Goodnight et al., 2014, p. 76). The resulting postsecondary educational system fosters individual subjectivity grounded in market-based principles, in which students are taught for employability rather than self-discovery and development (Giroux & Giroux, 2004). This commodification process further positions the cost of higher education as an expected investment, for which debt is justified. The original function of education, which sought to produce democratic citizens, conversely produces complicit consumers driven by economic rationality (Giroux, 2002).

With neoliberalism at the center of the university model, efficiency measures drive decision-making. The university has adapted to the increasingly competitive market by offering
new professional programs, upping recruitment of non-traditional students, and remodeling their course offerings to coincide with technological advancement (Pucciarelli & Kaplan, 2016). In addition, faculty roles are reduced, teaching methods and curriculum are dictated by accreditation, research funding is supported by private corporations, and academic work is propelled by careerism and self-interest. Throughout all these efforts, the capitalistic economy acts as the primary driver behind pedological considerations which define the university mission.

**Part II: Historical Context**

To fully understand how neoliberal ideology has recapitulated higher education into a commodity by which the cost of access is an expected investment, we must first understand the historical context for this development. In Part Two, I examine how the current federal student aid system came to fruition and analyze how policy events which champion college access on credit have reinforced higher education as a business transaction. A comprehensive review of federal student aid policy is beyond the scope of this project, however a brief overview beginning with key policy formation post-1960 is instructive to present the concern.

**The 1960s and 1970s**

In 1965, Congress approved the creation of the Guaranteed Student Loan (GSL) Program through Title IV of the Higher Education Act (HEA), a program intended to reduce the burden of college costs for middle-income students by providing federally insured loans through private lenders. The first educational policy of its kind which shifted the government’s role in educational access from that of provider to subsidizer. Title IV of the HEA defined two other types of federal financial aid programs alongside the GSL: The Federal Work Study program, and Educational Opportunity Act (EOA) which would later become known as the Pell Grant. At
the time, the EOA/Pell Grant was the largest federal grant program with the intended purpose of supplying college funds to low-income students.

The driving force behind these policy developments was rooted in Lyndon B. Johnson’s “Great Society” rhetoric which championed open access yet advocated for individualized opportunity which “reflected a bipartisan conviction that students must pay something toward their education” (Shermer, 2015, p. 79). These policies acknowledged the communal value of increasing levels of education, both as a means for which to remain globally competitive in the wake of the Cold War, and as a method of pacification for returning veterans post-WWII. As Williams (2006a) states in his analysis of the post-welfare state university:

The university opened its gates not only in the spirit of democracy but as a social salve, if not a measure of control. A further principle of the American university is that it has developed not only in the service of altruism or utilitarian progress but also in reaction to perceived political pressures and fears. (p. 194)

The birth of credit-financed education marked the shift of a system that was predominantly publicly funded to one that begins to be supported by private sources.

By 1972, Richard Nixon is quoted as saying “loans totaling more than $4.6 billion have been made”, celebrating the rapid expansion of student borrowing which corresponded with increased educational access (Best & Best, 2014, p. 36). In the same year, Nixon called for the creation of a secondary market to allow for financial liquidity. This became known as the Student Loan Marketing Association, which was the start of market-based solutions for university funding, and quickly became the largest source of federally funded aid for higher education. Later renamed Sallie Mae, the federal entity operated as a secondary market allowing
banks to sell off loans which would then be repackaged as bundles to investors wishing to purchase long-term investments.

Unique to Sallie Mae was “the ability to legally purchase, service, sell, or otherwise deal in government-issued student loans, which were, in turn, fully guaranteed and directly subsidized by the state” as a way to mediate the high-risk nature of student loans (Soederberg, 2014, p. 109). This resulted in the displacement of risk directly onto the student debtor while the private entity profits from the resale. This financial method, known as SLABS (Student Loan Asset-Backed Securities), further commoditized student debt resulting in the creditor wielding greater temporal power over the loan holder. The result is compounding power dynamics that are both financially and socially exploitative to the student.

**The 1980s and 1990s: Rise of Neoliberalism**

The 1980s ushered in a dramatic shift in the university structure driven by the first concerted neoliberal program with the election of Ronald Reagan who believed in market-based economics. Moreover, in the economic climate of the 1980s, higher education began to be seen as an individualistic pursuit for which the individual student benefited, i.e. a private good. According to Williams (2006b), this marked an era where higher education and student debt were seen as a personal choice to maximize individual economic power:

> Loans are a personal investment in one's market potential rather than a public investment in one's social potential; like a business, each individual is a store of human capital, and higher education provides value-added. This represents another shift in the idea of higher education, from youthful exemption to market conscription. (p. 160)

Consequently, Reagan enacted budget cuts in his first year in office through the Omnibus Budget Reconciliation of 1981 which reduced federal support for student aid (Cervantes et al., 2005). As
a result, the student loan market ballooned as state funding for universities was drastically reduced and students were encouraged to take out loans to close the gap. By 1981, federal loans became a greater share than grants in federal spending on higher education for the first time (Hartlep et al., 2017).

**Credit-financed education**

By 1986, the Higher Education Act (HEA) was up for reauthorization and Reagan’s administration used this as an opportunity to cut additional spending. The bill reduced available federal aid to middle-class students by instituting a needs test for determining eligibility, called for the discontinuation of the federal payment of interest while borrowers were in school, and made Pell Grant obtainment more difficult by establishing a $750 "self-help" requirement before the grant could be awarded (Verstegen, 1990). In tandem, the 1986 re-authorization of the HEA looked to increase financial aid accessibility with “liberal loan provisions allowing lower- and middle-income students to borrow more per year to fund their educations” (Coco, 2013, p. 586). While commendable in their attempt to increase higher education access, Congress ultimately incentivized more students to go into debt. Loan financial aid surpassed federal grant aid by over $3 billion in 1985, and by 1989, loans had replaced grants as the largest source of federal funding for student aid (Cervantes et al., 2005).

**Privatization of Sallie Mae**

By the 1990s, the education policy of the neoliberal agenda was in full swing. The 1992 reauthorization act of the HEA expanded the availability of credit by creating the unsubsidized Stafford Loan program. The descent towards credit-financed education was further supported by the expansive private loan market led by Sallie Mae. However, the Clinton Administration took legislative efforts to curtail the rise of the private lending market by establishing the Federal
Direct Loan Program, a voluntary loan program with funds supplied by the government with no middleman. The administration also promoted tax incentives, establishing the Lifetime Learning Credit Program, the Education Individual Retirement Account (IRA), and the State Prepaid Tuition Plans. However, as Mumper et al. (2011) establishes (as cited in Hartlep et al., 2017):

Only students from families with enough income to have tax liability could claim these credits; thus, many low-income students did not benefit from this policy. The other savings plans of the IRA were beneficial for those who had money to save as well as access to knowledge on how to do so. (p. 10)

In 1996, due to the threat of a government-sponsored direct lending program and the student loan market maturing, Sallie Mae became the first government-sponsored enterprise to privatize (Hartlep et al., 2017). Renamed SLM Corporation but still colloquially known as Sallie Mae to the consumer, the company enlarged its services through acquisitions of lending and collection agencies and consolidators. With a near-monopoly on the private student loan market, the company remained unchecked with predatory practices and subprime lending procedures.

SLM was successful in lobbying Congress to “eliminate all statutes of limitations regulating the collection of student debt and exempted student debt from existing state usury laws” with the passage of the Debt Collection Improvement Act of 1996 (Cooper, 2017, p. 244). SLM further supported the 1998 reauthorization of the HEA that abolished amnesty periods for educational debt, removing statute of limitations for collections and made student loan debt completely non-dischargeable through bankruptcy with the exception of conditional discharge upon undue hardship, a term which is undefined in a court of law and subjectively prohibitive (Collinge, 2010). Finally, through the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act, Congress made all educational loans, including private loans, exempt from the
bankruptcy clause (Elengold, 2019). Today, student loans are the only type of loan in U.S. history to be non-dischargeable during bankruptcy.

_Erosion of Pell Grant_

By the end of the decade, neoliberal ideology continued to dominate the financial aid market with loan aid increasing 125% in comparison with only a 55% increase in grant aid (Coco, 2013). The reliance on credit-financed education became a national issue as the reauthorization of the HEA faced federal cuts amounting to $13 billion due to budget deficits from two foreign wars (Hartlep et al., 2017). Additionally, the Department of Education (DOE) altered the formula governing financial aid resulting in reduced federal contribution including a recalibration of the Pell Grant. “In effect, the DOE ‘shaved off’ hundreds of millions of dollars in Pell Grants to low-income students” (Coco, 2013, p. 586-587). In addition to a reduction of available funds, the purchasing power of the Pell Grant considerably decreased over the last forty years when accounting for inflation:

The maximum amount of Pell Grant a student can receive has not changed much over the same fifty-year period. The average amount of Pell Grant was $5,867 (in 2014 dollars) in 1979–1980 and $5,730 (in 2014 dollars) in 2014–2015. (Hartlep et al., 2017, p. 11)

This erosion of funding power coupled with rising tuition has resulted in an increasing number of low-income students relying on loans to fill in the gap between available funds and the cost of college. By 2010, data showed the majority of undergraduates graduated with an average of $22,000 in student loan debt (Coco, 2013). In tandem, private borrowing nearly tripled between 2003 and 2007 (Consumer Financial Protection Bureau, 2012).

**Conclusion**
As a result of the policy events outlined, student debt stands at $1.64 trillion, affecting 45 million borrowers (Federal Reserve System, 2020). Previous and current federal student aid policy has conspired to place the lending risk associated with educational debt on the backs of students and their families. The result is an ever-increasing cost which has societal ramifications. However, the blame cannot be summarily assigned to policy events, as these debt numbers are indicative of a systematic failure to account for historical inequality. In Part Three, I expand on how policy events, driven by market economics, operate alternatively as a mechanism of racialized servitude by which black students are most affected.

**Part III: The Neoliberal Fallacy**

Of the 46 million borrowers saddled by student debt, black students, more than any other demographic group, hold the greatest levels of debt. According to the National Center for Education Statistics (2019), an estimated 77.7% of black students borrow federal student loans to pay for higher education. This number is significantly higher than the national average for all students (60%) and for white students (57.5%). Research attributes this racial disparity to several factors which amount to “predatory inclusion”, a term coined by Seamster and Charron-Chénie (2017) in describing access to opportunity which results in net-negative outcomes: “Predatory inclusion refers to a process whereby members of a marginalized group are provided with access to a good, service, or opportunity from which they have historically been excluded but under conditions that jeopardize the benefits of access” (p. 199). As policy initiatives have expanded entrance to higher education through debt-financing, black students are at far greater risk to encounter insurmountable hardships as a result of this financing method.

Marked differences in economic and social capital lead to cumulative disadvantages that are compounded due to structural factors. The following discussion expands on such factors and
highlights the impact of debt on the black student population through four primary components: the racial wealth gap, the predatory loan market, the for-profit industry, and resulting post-graduate implications. However, to better understand these trends, I first turn to examine how the operational framework of federal aid contributes to the expansion of financial need, specifically for marginalized student populations.

**Understanding Unmet Need**

As I have outlined, the financial aid system has been historically established to proliferate educational opportunity. Yet, in large part due to the positioning of higher education as a private good, this system fails to address the gap in financial need, otherwise known as unmet need. In analyzing DOE data from the 2015-2016 academic year, unmet need among college students has risen by 23% since three years prior (Walizer, 2018). The expansion of this gap is an important concept to fully understand how student debt becomes a racialized construct. The rapid increase in college costs and the reduction in federal investment has resulted in sizable unmet need which has forced students to rely on borrowing. Today, students who are unable to cover the cost of their full college education, turn to both federally backed loans and private lenders.

The current debt-financing model incorrectly assumes students are equally able to absorb the postsecondary price tag, and that the hefty upfront cost would pay dividends over the long-term due to economic benefits of a college degree (Frotman, 2018). By failing to account for racial inequality, current student aid policy places minority students at a disadvantage. As Jiménez and Glater (2020) succinctly state:

The combination of congressional action and inaction that permitted student loans to become the dominant federal intervention in higher education finance has proven an ill-
advised choice and one that has had a disparate, negative impact on students who belong to racial and ethnic groups that have historically suffered racial oppression. (p. 4)

Situating the financial gap within the context of greater society, it is no surprise that minority students, specifically black students, tend to rely on student loans due to factors tied directly to inequity (Houle & Addo, 2018; Jackson & Reynolds, 2013). For students who lack financial resources and face discriminatory forces, the burden of debt can create entrenched challenges that may have generational effects. To this end, the next two sections will expand on these contributing factors, exploring the racial wealth gap and predatory loan industry.

Racial Wealth Gap

A critical factor in understanding how student debt exacerbates racial inequality is understanding how debt perpetuates intergenerational wealth deficits. Today, there exists a growing gap between those who hold wealth and those who do not. Unsurprisingly the disparity in wealth ownership is becoming more defined along racial lines as historical discriminatory practices and policies contribute to the destruction of generational wealth for black households (Addo et al., 2016; Shapiro et al., 2013). Accordingly, blacks and Latinos collectively make up about 30% of the U.S. population, but hold only 7% of the nation’s private wealth (Bruenig, 2013, as cited by Hamilton & Darity 2017). The present-day financial position is a byproduct of socioeconomic oppression that began with slavery, continued with redlining practices, and manifests today through federal policy (Sullivan et al., 2015). Despite current federal laws that prohibit discriminatory action in the labor, housing, and credit markets, policy which does little to address structurally oppressive systems continue to mount racialized barriers to asset accumulation.
The impact of these circumstances produces a cyclic generational deficit for black students and their families. As public policy analyst Huelsman (2015) writes:

In an America where Black and Latino households have just a fraction of the wealth of white households, where communities of color have for decades been shut out of traditional ladders of economic opportunity, a system based entirely on acquiring debt to get ahead may have very different impacts on some communities over others. (p. 1) While whites who hold greater wealth are able to draw from their assets in order to pay for college and ultimately transfer that wealth onto the next generation, black families, who rely heavily on student loans, perpetuate intergenerational wealth deficits (Oliver & Shapiro, 2006). Further, the economic stability solidified by family wealth helps ensure educational continuity which is crucial to ensuring degree attainment and positive socioeconomic outcomes.

When Federal Aid Falls Short

Racial inequity in family wealth speaks to data that shows black students and their families are more likely to rely on alternative funding sources including the Federal Plus loans and private lenders (Houle & Addo, 2018; Rodriguez, 2015). Although black families have less wealth, research has shown they are more likely to support higher education pursuits through a reliance on Parent PLUS loans (Hamilton & Darity, 2017; Rodriguez, 2015). With the 1980 reauthorization of the HEA, the federal government established the PLUS loan program which enabled legal guardians to take out unsubsidized loans on behalf of a dependent. While originally intended for middle-class borrowers, data shows that low-income black families are more likely to rely on these types of loans.

More specifically, of black borrowers, one-third have an adjusted gross income of under $30,000 a year:
Approximately a third of white PLUS borrowers come from household AGIs of more than $110,001, with about one in 10 coming from families with AGIs less than $30,000. For Black families, about one in 10 have AGIs over $110,001, with approximately one-third having an AGI of less than $30,000. (Fishman, R. 2018, p. 13)

Notably, the distribution of PLUS loans does not consider repayment ability, and while loan amount limitations were originally in place, the 1992 reauthorization of the HEA eliminated those caps. A borrower can take out a loan for full institutional cost with minimal underwriting to confirm ability to pay back the loan. Additionally, PLUS loans cannot be discharged in bankruptcy, and unlike student loans, they are not eligible for income-based repayment. Furthermore, the federal government has the ability to garnish wage, Social Security benefits, and seize tax refunds for borrowers in default. For many black families, the ease of obtainment, lack of consumer protections, and governmental power over financial collection procedure results in the loan being racially exploitative.

**Private Loan Market**

The exploitive nature of the student loan industry extends to the private market as black students are more likely to carry private loans (Houle & Addo, 2018). In contrast to the federal loan program, private lenders carry fewer consumer protections. These include lack of repayment relief based on income measures, loan discharge for educational fraud, and public service loan forgiveness (Cox et al., 2020). Additionally, private loans are likely to have variable interest rates which can be as high as 14.24% resulting in the cost of repayment sometimes tripling beyond the original amount (The Institute for College Access and Success, 2019).

Additionally, repayment requirements are heavily restrictive with most private lenders claiming default after 120 days of non-payment and the inability to discharge the loan in
bankruptcy (Odinet, 2019). In 2012, the Consumer Financial Protection Bureau issued a report outlining the structural repayment characteristics of private student loan debt. The report highlighted the difficulty student loan borrowers have in meeting private loan financial obligations due to the lack of risk mitigation tools including income-based repayment plans and rehabilitation programs. Furthermore, private loans require underwriting with credit review and potential cosignature.

Historical inequality within the credit industry results in discriminatory underwriting practices for black students and their families as such procedures rely on racially biased data including credit score and income levels. One such contested variable in the decision to issue private credit is cohort default rate, a term defined by the DOE which tracks the percentage of students within a graduating class who default on educational loans (Odinet, 2019). The incorporation of cohort default rate into determining credit eligibility is racially significant as black students are more likely to attend an institution with a cohort rate above 12% (Odinet, 2019). Private lenders that include this default rate into the decision to extend credit are operating under discriminatory practices that factor in racially construed group data.

Both federal and private loan practices have led to a debt burden that is exploitative of marginalized students. With students relying on both federal and private educational lenders to augment the increasing cost of the postsecondary system, the result is a system that actively facilitates predatory practices. Furthermore, with little regulatory intervention, the student loan industry provides fertile opportunity for privatization to take over. In this next section, I outline how unchecked credit expansion gave rise to the for-profit higher education industry.

The For-Profit Industry
The dependence on credit as the primary method for which to afford higher education has fostered a racially predatory industry of for-profit colleges to arise. The for-profit industry, for which the very name signifies private interest, operates on the premise of maximizing profit for educational purposes. These publicly traded degree-granting institutions range from small technical colleges to large online universities and collectively serviced about 750,000 students (National Student Clearinghouse Research Center, 2019). Of the current number of students attending for-profit institutions, black students make up a disproportionate amount, representing more than any other race or ethnicity. Within 4-year private for-profit institutions, black students make up 29% of the student population which is more than double the percentages at private nonprofit (13%) and public (12%) 4-year institutions (National Center for Education Statistics, 2019).

Proponents of the for-profit model point to these enrollment numbers as evidence of the growing public demand for college access and the increasing need to accommodate a range of demographic profiles. The for-profit model places operational efficiency at the center of the educational experience resulting in a “no-frills” open-access approach in which course design is standardized to maximize curriculum delivery. Many for-profit institutions provide alternative pathways to education including rolling admissions, relaxed entry requirements, schedule flexibility, and credit awarded for life experience. These practices may appeal to the non-traditional student looking to obtain credentials quickly in pursuit of socioeconomic acceleration. Yet, beneath these practices is a predatory operation focused on discriminatory recruitment methods, costly attendance fees, and subprime labor market benefits which results in an exploitative industry.

*Marketing & recruitment practices*
Central to for-profit predatory practices is recruiting tactics that disproportionately target vulnerable populations including low-income students, minorities, and veterans (Cellini & Koede, 2017). With a financial model solely dependent on tuition, recruitment practices and marketing budgets focus heavily on those populations for which federally funded benefits are likely to materialize. The data speaks for itself. Approximately one-fifth of all Pell Grant recipients attend for-profit institutions (Goldrick-Rab, 2016). These institutions also capitalize on the GI Bill, with the for-profit sector receiving $1.7 billion in veteran educational benefits for 2012-2013 alone (U.S. Senate Committee on Health Education Labor and Pensions, 2012).

To provide context to this amount, between 2009-2013, the University of Phoenix’s San Diego campus received $95 million in G.I. Bill funding, more than the publicly-serving University of California’s entire 10-campus system and extension programs combined during the same time period (Glantz, 2014). Further, the industry secured over 25% of all subsidized and some 28% of unsubsidized federal student loans (Baum & Payea, 2011). For the University of Phoenix, this results in the institution deriving over 80% of its revenues from its students’ federally funded grants and loans (Kelchen, 2017). Data show this as relatively standard, as an estimated 200 for-profit schools received more than 90% of their revenue from federal dollars between the 2007-08 and 2014-15 academic years (Kelchen, 2017).

These targeted recruitment practices amount to a predatory industry for which the price of attendance is not negated by the outcome. In this next section, I review how entrance into the for-profit system shortchanges student opportunity.

The cost of attendance

With virtually all income being dependent on tuition, the for-profit price tag reflects a cost of attendance that is typically higher than public counterparts. In the 2016–17 academic
year, the average net price of attendance (total cost minus grant and scholarship aid) for first-time, full-time undergraduate students attending 4-year institutions was $13,800 at public institutions, compared to $22,000 at private for-profit institutions (National Center for Education Statistics, 2019). Consequently, students attending for-profit universities are more likely to borrow debt than their non-profit counterparts, with about 83% of students borrowing, resulting in an average total debt burden of $39,000 (The Institute for College Access and Success, 2019). Most of these students took federal loans, but a meaningful share also relied on private loans, which, as outlined previously, typically carry higher interest rates and unfavorable repayment terms.

The resulting debt load has a direct effect on the academic and employment outcomes of for-profit students with outcomes far more troubling for minority students. Research shows evidence that for-profit students are less likely to graduate, with loan burdens contributing to decreased graduation rates (Deming et al., 2012). More specifically, data from the National Center for Education Statistics (2019) showcases that the 6-year completion rate for private for-profit institutions was only 21% which is less than half the rate for non-profit public institutions. At the University of Phoenix, this number was even less with 17% of students graduating after 6 years in an undergraduate program (Dannenberg & Barry, 2014).

These graduation numbers are simultaneously reflective of structural inequality which places greater pressure on black students in achieving educational progress. Such “hurdles to completion” include the need to work to supplement income (Maryland Higher Education Commission, 2016, p.13). Data shows that 65% of blacks students are considered independent in that they work full-time or care for family members while navigating degree completion (Bridges, 2018). Academic preparedness also contributes to college-readiness and is influenced
by the quality of education received in the primary and secondary environments. Many blacks students, as a result of discriminatory practices, have been relegated to subprime K-12 educational environments where the quality of education does not adequately prepare them for postsecondary pursuits (Bridges, 2018).

To rectify these numbers, the Obama Administration initiated and later revised “Gainful Employment” regulations designed to hold the for-profit sector accountable for subprime employment outcomes (Federal Register, 2010, 2014). The policy specifically reviewed earnings-to-loan repayment rates of recent graduates calling attention to the high rate of loan default for the for-profit educational sector. In the first gainful-employment ratings released in 2017, of the 800 programs who failed the employment standards, 98% were for-profit (U.S. Department of Education, 2017). This data further showcased dismal returns on educational investment for those attending for-profit institutions. Graduates of for-profit colleges who obtained a certificate earned nearly $9,000 less more than graduates of similar programs at public institutions (Cellini & Turner, 2019). Yet, the industry heavily criticized the policy for tax status discrimination resulting in the EOD rescinding the rule in July 2019, allowing schools to fall out of compliance (Federal Register, 2019).

These dismal employment figures tie directly into student’s ability to pay back burdensome student loans. In reviewing similar data that informs Gainful Employment metrics, policy analyst Scott-Clayton (2018) reviewed debt load from college entrance through repayment up to 20 years later for two different student cohorts, thus providing a broader longitudinal analysis of the current student debt crisis. The findings paint a troubling picture of the racial disparities in debt burden post-graduation. Federal data shows that the rate of default over 12 years for black students who attended a for-profit institution was 65.7%.
The numbers get worse for those students who fail to complete a degree program. About 75% of black borrowers who did not go on to complete a degree program at a for-profit institution ended up defaulting (Scott-Clayton, 2018). An important note to highlight is the fact that these numbers do not account for existing leniency factors built into the federal loan system: “The income-contingent repayment, forbearance, and deferment provisions that help protect students against the worst outcome of default may also obscure other signs of borrower distress” (Scott-Clayton & Li, 2016, p. 3). Furthermore, the data as it stands today only looks at default rates within a 12-year span. However, in dissecting the patterns of such default rates, projections indicate that 38% of all borrowers, including those who attend public, private, and for-profit institutions regardless of race or gender will experience default by year 2023. More granular projections indicate that default rates for those attending for-profit colleges could reach up to 70% in 20 years (Scott-Clayton, 2018). Research finds these high default rates and potential projections are tied to poor labor market outcomes for for-profit institutions entrants, dismal graduation rates, and racially significant graduate school enrollment numbers (Scott-Clayton & Li, 2016). For black borrowers, the effects of default are compounding; the collection of high interest fees, wage garnishment, social security garnishment and the consequential destruction of credit contributing to asset leveling.

**Life-Long Consequences**

Alongside high default rates, long-term outcomes for black students are cause for concern due to racially tied structural factors that inhibit socioeconomic mobility. Data shows that the debt burden widens for black students after graduation; the gap between what white and black students owe on student loans quadruples after 12 years (Scott-Clayton, 2018). Additionally, the wage-premium seen with a college degree does not extend to the black population. At bachelor’s
degree level and higher, black graduates earn less on average than their white counterparts resulting in reduced ability to pay back loans (Bureau of Labor Statistics, 2014). The significance of this burden is well documented with research finding student loan debt negatively influences socioeconomic well-being including delayed family formation, home ownership, and reduced net worth (Velez et al., 2019). For black young adults who encounter discriminatory labor markets and lower-wage work with little opportunity for advancement, these potential outcomes are amplified (Houle & Addo, 2018; Jones & Schmitt, 2014). The fragility of black socioeconomic standing continues to be perpetuated, as the racialized debt burden limits socioeconomic mobility and wealth building.

**Conclusion**

This research points to educational debt as a racialized construct by highlighting the aggregate effects on the black student population. Through cataloging historical policy events which produced present-day inequality, the presented data sheds light on the need to reaffirm higher education as a public good. The vision for democratic education must be shared collectively and address the multitudes of oppressive forces at play. This includes decrying the current debt-financing model for higher education, calling for financial support of the public education system, and more importantly rectifying the systematic oppression which continues to reproduce racial dominance. To begin such a feat requires focusing on those who are most devastatingly affected. By rendering visibility to the issue through the individual student lens, this acknowledges the foundational aspects of the aggregate experience, providing a more nuanced portrait to expose the dimensional power structures which shape the current crisis. To this end, Chapter Four outlines the process of critical action research and the materialized intervention rooted in a highly individualized narrative framework.
Chapter IV: Design & Implementation

Debt isolates, atomizes, and individuates. The first step is breaking the silence, shedding the fear and creating a space where we can appear together without shame.

— Chris Kasper, Occupy Wall Street Arts and Labor Group, 2012

Introduction

The proposed Critical Action Research (CAR) project seeks to promote student advocacy and empowerment through dialogue, shedding critical light on the financial hardships that many black students face in pursuing advanced degrees. Marginalized student voices are to be championed through the participatory process of digital storytelling which centers individual narrative, allowing participants to reflect on, craft, and speak to the injustices in which debt has shaped their lived experience. Through the production of media artifacts, the intervention aims to counter the normative script which perpetuates racial subordination in educational funding. Such efforts further seek to uproot institutional complicity in the current educational debt crisis, centering the university as an actor in remediation.

Background and Context

What is Critical Action Research?

Spanning a broad range of disciplines, Critical Action Research (CAR) is an approach to research that is rooted in challenging the “unjust and undemocratic economic, social, and political systems and practices” (Brydon-Miller et al., 2003, p. 11). This type of research embraces the idea that knowledge is not a fixed element but rather an ever-changing complex entity that is socially constructed. CAR views knowledge as participatory in nature, democratic in intent, and thus shaped by the value systems of those who forge it. As Coghlan and Jacobs (2005) references in citing White’s (2004) work, this type of research recognizes “the powerful
notion that human systems could only be understood and challenged if one involves the members of the system in the inquiry process itself” (p. 445). Thus, to be a critical action researcher is to work collaboratively with the community, recognizing the ability of the greater public to “understand and address the issues confronting them” (Brydon-Miller et al., 2003, p.14). The process of CAR is both responsive and emancipative. In the very act of participating in the process, a critical action researcher is committing to actions that induce positive social change, designating community involvement as the wellspring for transformation. CAR thus frames issues within the context of socially dominate forces including power and privilege, while also providing space for the type of direct action that is needed to fulfill the community need.

Specific to the racialized issue of student debt, using CAR as a research construct addresses a multitude of factors not addressed in the traditional research process. This includes centering the individual and collective experiences of the student, the impact of the work on the higher education institution, the researcher’s obligation to the community, and the practical application to the field of study. It further provides the ability to tie the experiences of the participant directly to the institutional framework that is a complicit actor in the process of financial discrimination.

**Why Stories?**

Storytelling holds great emancipatory power. Stories are a form of expression which gives rise to the voice of the Other, providing space for their inclusion in the dominant discourse. The process of articulation acts as a form of resistance, challenging the norm in the “capacity to re-inscribe social forms and hegemonic ways of thinking” (Book Notes, 2011, p. 381). More specifically, when it comes to racial discourse and examining the dimensions of power, privilege, and oppression present in the debt-financing model, counter-storytelling offers an alternative to
the master narrative constructed by policy events which champion the racial majority (Ladson-Billings, 1998). Furthermore, the very act of telling one's story promotes self-reflection, the awakening of agency and the potential for resistance. Situated within the educational environment, storytelling acts as a pedagogical tool, providing a means by which students can identify and analyze how racism operates on both an individual and systemic level.

**Digital Storytelling Overview**

Over the last 30 years, the emergence of technology has facilitated a digital production process that provides a deeply immersive experience as it relates to the articulation of one’s story. The process of digital storytelling was originally conceived in the 1980s with multimedia artist Dana Atchley who went on to be founder of the San Francisco Digital Media Center, later known as the Center for Digital Storytelling and in 2015, renamed to StoryCenter. StoryCenter is nationally recognized as a leader in the digital storytelling method, having facilitated training and communities of practice which cemented the method as a pedagogical and socially transformative tool (McLellan, 2007; Robin, 2008).

StoryCenter has built their services around a unique training model which assists individuals and groups alike in developing contained media artifacts using technological tools. This model takes the form of a three-day workshop by which participants are taught the process of producing short stories using a combination of digital image manipulation and digital video editing software. The premise of workshop process is rooted in interactive narrative by which “people tell stories from their own lives that are meaningful to them and to their audience, using media to add power and resonance, and to create a permanent record” (McLellan, 2007, p. 70). The core of the digital story is a script of 300-500 words that participants write about a personal experience (Lambert, 2010). Participants record themselves reciting their script in either an audio
voiceover or in a video recording. This recording is then edited into a multimedia video and may
add scanned or digital photographs, on-screen text, background music, and special effects. The
outcome is a tangible 2-3-minute video artifact formed from personal narrative that represents
the students' own experience. As Gubrium and Scott (2010) state:

The workshop process, the outcome of the workshop (a produced digital story), and
audience reflections on the digital stories may be used to investigate individual, group or
socio-cultural understandings of experience, while also increasing participants’ input in
addressing community concerns. (p.129)

The process, in itself, is a site for analysis with the production of media becoming a means by
which the storyteller can acknowledge and explore their identity in relation to the discussed
theme (Gubrium & Harper, 2013). It further allows for the conceptualization of the lived
experience of those who view the final produced asset.

**Theoretical Underpinning**

The proposed DST workshop takes its lead from the narrative framework which many
Critical Race Theorists draw on in examining the embedded misconceptions that society
construes as the normative script. As CRT scholars, Delgado and Stefancic (2017) write,
counter-storytelling can “begin a process of correction in our system of beliefs and categories by
calling attention to neglected evidence and reminding readers of our common humanity” (p. 51).
By providing a voice to students who have been marginalized as a result of the debt-financing
model of education, the DST process provides a means by which to disrupt the master narrative.

The proposed intervention further aligns with Freire’s (2000) process of building critical
consciousness which champions an intimate examination of the personal experience in relation to
the surrounding social and political environment in order to confront oppressive forces that are
limiting. Knowledge production through digital storytelling creates a dialogue between the individual, the greater community, and their material conditions, allowing for the participant to reflect on their personal story while also acknowledging the dimensional aspects of power and privilege (Hessler & Lambert, 2017). This type of interactive meaning-making can foster both critical digital literacy and civic action (Hessler & Lambert, 2017).

**Program Proposal**

The application of the project will be piloted at a midsize state institution in the northeast with the expectation that the process can eventually be replicated across other campuses. The project has three main elements: 1) Digital storytelling workshop (DST): a 3-day workshop facilitated by StoryCenter in which recruited participants will craft the personal educational debt story through written and visual form; 2) ongoing public forums through hosted panel discussions alongside story viewing; and 3) an interactive exhibit which acts as a capstone educational exhibit showcasing the produced stories. For the purpose of ensuring an authentic narrative practice, StoryCenter will act as a co-facilitator alongside designated student affairs personnel in managing the entirety of the project.

**Participants**

Students will be recruited with consent, to partake in a paid three-day on-campus workshop, in which they are introduced to the concept of digital storytelling. The recruitment process will occur through both a designated website and posted on-campus and community flyers (Appendix D), with efforts focused on ensuring a diverse pool of participants, paying mind to those who have been disproportionately affected by student debt. Interested participants who are willing to share their personal student debt story will be provided an overview of the entirety of the digital storytelling process, along with consent to participant paperwork. Following the
intent to get finely detailed interpretative accounts through produced digital media, the participant size will be limited to 10 members.

**Digital Storytelling Workshop**

The proposed workshop is a three-day model which takes its lead from StoryCenter’s digital storytelling process (Appendix A). Each day will focus, at varying levels, on participant inclusion, story development, and technical competency to ensure active and collaborative engagement.

**Day 1: Introduction**

This phase of the workshop focuses on familiarizing participants with the process of digital storytelling and involves arguably the most important part of the process which is known as the story circle. Participants join into a circle and share their personal debt story with all members providing input, producing a collaborative brainstorming session. This process is integral to the script development process, providing participants with peer feedback in order to establish strong personal narratives that convey the emotional power of their lived experiences. As Lambert (2010) notes:

…each storyteller not only find and clarify the story being told, but also check in with them about how they feel about it, identify the moment of change in their story, then use that to help them think through how the audience will see and hear their story in the form of a digital story. (p. 9)

The collaborative nature of the experience provides participants with awareness of audience receptivity, the opportunity for narrative clarification, and personal insight into their own ontological identity as it relates to the larger group (Lambert, 2010). Upon completion of the
story circle process, participants are instructed to conceptualize and draft a 500-word script with an opportunity to revise.

**Day 2: Edit and Assembly**

The second phase of the workshop involves assembly and editorial work. Participants are provided an overview of the editorial process including instructional guidance on how to use the editing software iMovie, the audio recording software Audacity, and the image editing platform Canva. This phase of the project may be considered the most daunting for some participants so particular attention is paid to technical assistance and support. Additional instruction is given on how to search for key imagery and audio under the Creative Common License to ensure ethical practices with copyright. The majority of this day focuses on video and audio production efforts, providing participants with the opportunity for unstructured work to complete the bulk of their video.

**Day 3: Final Production**

Day three of the workshop involves additional instruction as it relates to advanced video editing practices and story creation. Additionally, voice over is recorded and editing against the final video. Upon completion of the editorial process, the final media is rendered and exported as high-resolution .MOV files. The culmination of the workshop involves a group screening of all produced content. Participants then engage in reflective practices, discussing their produced story and the workshop experience through guided questions.

**Campus Forums**

Three public forums will be hosted to showcase individualized screenings of the produced media alongside a panel discussion. Panelists include workshop participants, faculty,
and community members who convene to critically examine the issue of student debt and its impact on higher education and greater society.

**Interactive Capstone Exhibit**

The finale event will be an interactive exhibit that profiles all produced stories with participant consent. The produced media will be presented alongside other national testimonial artifacts including poetry, spoken word, artwork, articles, and first-person accounts of experiences with student debt. This event will act as the capstone to the project with the intended purpose of fostering greater community engagement and awareness.

**Implementation**

**Funding, Budget, and Timeline**

In order to ensure the proposed digital storytelling workshop operates as a high-impact method of participatory research, it is necessary to apply for funding to the project. Potential funding sources include institutional support and community grants. The proposed budget and timeline for the program account for 1 year of execution, including IRB approval, pre-production, DST workshop, panel discussions, interactive exhibit, and evaluation as the planned stages for completion (Appendix B & C). This timeline and budget include the development of a project website that will initially host recruitment content, and eventually house all produced content for public viewing purposes.

**Anticipated Challenges**

**Non-Traditional Research Process**

The narrative focus of this digital storytelling workshop presents many challenges. The initial consideration to engage in this type of research must acknowledge the research process as one which may push against the traditional boundaries set forth by the Institutional Review
Board (IRB). The process for approval rarely allows for flexibility; since the framework situates the participant as central to the process, research collection procedures can yield materials that represent highly individualized voices. As Gubrium et al. (2014) note:

Researchers may find it particularly difficult to remain within the constraints of preformatted IRB requests, which rarely allow for flexibility in the informed consent process or take into account the fuzzy boundaries of research, practice, and advocacy that are common in participatory multimedia approaches. (p. 1608)

More specifically, the method of inquiry places the human subject as integral to the “input”, “process”, and “outcome” of the research project resulting in “intrinsic complexity” between IRB monotopic approval processes (Flicker et al., 2007, p. 480).

**Participant Confidentiality**

This need for flexibility extends to participant confidentiality and consent. It is important to consider the personal and structural dimensions of consent to participate specifically as it relates to the position of vulnerability a student may find themselves in as the topic of educational debt is discussed within the confines of the institution. Furthermore, participants’ attitudes toward sharing may shift over the course of the project (Gubrium et al., 2014). To counter, consent is built into multiple points throughout the workshop with approval to release provided only after the participant is completed with the final production of their personal story. Wang and Redwood-Jones, researchers who have worked at length with the participatory research process suggest this is crucial when a “project’s subject matter is highly sensitive or potentially stigmatizing” (as cited by Gubrium et al., 2014, p. 1609).

**Researcher Bias**
Within the DST workshop process, researchers and Story Center moderators must be aware of how the knowledge production process can be influenced particularly as it relates to the environment and the facilitators intent for specific topic exploration. The challenge of facilitating narrative exploration can result in the facilitator inexplicably shaping the story outcome. Specific to the proposed DST workshop, the fact that the topic of educational debt is to be explored within the confines of the institution can result in a power dynamic that influences the final story content. Recognizing both the power dynamic between participant and researcher, and the environmental influence, the framework must include a deeply personal reflection on behalf of both parties. More specifically, the process calls on the researcher to explicitly explore the liminal space between the private self and public presentation, and how such a role contributes to the process itself. To this end, the workshop process will incorporate journaling and a focus group framework as a necessary component for both participants and facilitators. Transparency is key to ensuring that participants have agency in the entire story production process. Furthermore, there are budgetary considerations in which outside agencies are expected to provide funding. Ensuring that third party agendas do not influence outcomes will be especially important.

**Participant Recruitment**

Participant recruitment, commitment, and attendance is another expected challenge. With the intent to recruit specifically black students who have experienced educational debt, special attention must be paid to ensuring diversity practices in the recruiting process. Additionally, once recruitment is completed, ensuring that all participants can commit to the entire process, including the three-day workshop and subsequent events will be necessary. For this reason, participation is incentivized with a stipend. Consideration towards providing on-campus housing
during the workshop process will also be incorporated in the project planning process. These matters of concern are especially important considering the documented barriers for which black students face in the postsecondary environment (Preston, 2017). Considering the intent of this research project is to capture the lived experiences of black students who hold disproportionate amounts of educational debt, it is to be expected that economic and societal barriers may arise which prevent the student from full inclusion in the process. Ensuring each participant has a support network will be an important part of the recruitment process.

**Conclusion**

Through technological means, students engage in the production of counter-stories which acts as the catalyst for greater social critique. This participatory method of inquiry and subsequent community presentation seeks to have an emancipatory approach to exposing the racialized issues of student debt. To facilitate both the completion of the proposed intervention and the expansion of campus-wide critical reflection, I now turn to discuss the leadership approach which is best suited for project actualization.

**Chapter V: Leadership**

The grand design of education is to excite, rather than pretend to satisfy, an ardent thirst for information; and to enlarge the capacity of the mind, rather than to store it with knowledge, however useful (Greenleaf, 1977, p. 184).

**Introduction**

This chapter offers the theoretical framework of servant leadership as best suited to manage the proposed Critical Action Research (CAR) project in the attempt to expose the racialized issue of educational debt. In implementing this intervention, a new type of leader is required for understanding the needs and requirements of those who participate, specific to both
the digital space in which the workshop is situated and the multidimensional nature of the topic explored.

**Servant Leadership**

Grounded in the theoretical paradigm first proposed by Robert Greenleaf (1970), the concept of servant leadership positions the leader as one who can strengthen participant ties to the greater goal of the group while championing participant autonomy. In care of the proposed intervention, servant leadership invests in the communal development and well-being of the student participants, fostering critical reflection and advocacy through personal narrative. This call for community building through individual empowerment enables students to be placed at the center of the educational debt issue, affirming their ability to confront the forces of neoliberalism and achieve greater social change. Additionally, this approach aligns with my personal philosophy on leadership which views the primary objective of those in power to be devoted to the growth and development of those served. By employing the servant leadership framework, I am aligning my own values with that of an empirically studied leadership model in order to best execute change at the institutional level.

**Historical Premise**

Robert Greenleaf first proposed the concept of servant leadership in 1970 through an essay entitled *The Servant as Leader* in which he outlined a leadership approach that positions those in charge as stewards of responsibility, with the primary focus on serving others. This person-centered approach emphasizes increasing autonomy and shared power in decision-making authority (Spears, 2010). In describing the concept of servant leadership, Greenleaf (1970) states:
It begins with the natural feeling that one wants to serve, to serve first. Then conscious choice brings one to aspire to lead. That person is sharply different from one who is leader first, perhaps because of the need to assuage an unusual power drive or to acquire material possessions... The leader-first and the servant-first are two extreme types. Between them, there are shadings and blends that are part of the infinite variety of human nature (p. 6).

In his seminal work, Greenleaf (1970) outlines the attributes which define servant leadership calling on the following characteristics: listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building community. These attributes were later operationalized by scholar Larry Spears who provided a framework by which to measure these subjective attributes. Through analyzing Greenleaf’s work, Spears catalyzed the growth of the theoretical framework by translating servant leadership across many disciplines, including education. Spears (2010) further outlined how servant leadership characteristics are often intrinsic; and, like many such tendencies, can be enhanced through learning and practice.

**Servant Leadership in Higher Education**

Greenleaf first wrote *The Servant as a Leader* (1970) with higher education in mind, having drawn on the concept through his time as a consultant to major educational institutions in the 1960s. Through his personal reflections, he recognized the need for a long-term, transformational leadership approach to ensure positive community impact. His writings were intended to urge the college-educated to take leadership action during the political and social upheaval of the 1960s and 1970s (Wheeler, 2011).
In the context of the educational environment, servant leadership mirrors many high-touch qualities that Spears (2010) lists including active listening, humility, empathy, authenticity, and commitment to the growth and empowerment of those in need. Educating and servant leadership is a symbiotic relationship, one that naturally grows out of knowledge sharing and the intent of fostering students to become advocates of inquiry. The relational aspect championed by servant leadership exists similarly in education through the exchange of ideas, experiences, and expertise. As Rai and Prakash (2012) explore through a conceptual model linking servant leadership to knowledge creation: “The core mechanisms through which servant leadership impacts knowledge creation is based on entitling followers with leadership responsibilities and emphasis on followers’ well-being” (p.76). The very title of educator speaks to the serving notion, as the occupation is derivative of ensuring individual learning. Further, there exists reciprocity between educator and student through collective study and collaborative learning.

**Servant Leadership and Student Affairs**

Greenleaf proposed community-building as a fundamental aspect of servant-leadership. He laments this idea in stating “where there is not community - trust, respect, and ethical behavior are difficult for the young to learn and for the old to maintain” (Greenleaf, 1970, p. 22). To this end, the primary role of the servant-leader is to counteract the forces of individualism, instead, creating opportunities for community development. Student Affairs operates as a key part of this process for the institution. The essential value of the profession has historically been community-based, driven by an intent to expand student opportunity and deconstruct barriers of educational access. Further, the co-curricular experience facilitates learning in multidimensional ways, thus ensuring the development of a holistic learning environment that enables the student to “discover and construct knowledge for themselves as active members of communities”
This can be seen in myriad ways through the student affairs work completed with residence halls, clubs and organizations, and service-learning trips.

**ACPA-NASPA competencies**

Applied in the care of the proposed intervention, servant leadership as a theoretical framework aligns strongly with the two ACPA-NASPA core competencies, *Social Justice and Inclusion* and *Technology* (2015). Servant leadership, and specifically the focus on community-building, provides the groundwork to combat issues of social justice as it relates to the educational debt. As servant leadership scholar Hays (2008) writes:

> Perhaps the servant leader's greatest task is to mold and sustain community focus and unity. Vision and direction are typical strategies to achieve this. But how these are developed and implemented is what builds viable, sustainable communities. Working today for tomorrow is the motto that suggests whatever we do and however, we do it should be focused on building a better community and a sustainable future, through developing individual and collective potential, capability, and ownership (p. 129).

The focus on stewardship and the commitment to community supports the restoration of student autonomy in an educational environment that is threatened by the myopia of private interest. Furthermore, servant leadership reinforces the delivery of digital storytelling as a vehicle for social justice advocacy, enabling group meaning-making that explores the power differentials resulting from the debt-financing model. This contemporaneously supports repositioning post-secondary education as a contributor to the greater good of society.

Employing the technological platform of digital storytelling provides an interactive, dynamic approach to learning, one where participants maximize their potential to become autonomous storytellers of their personal debt story. Contextually, this translates into the servant
leader entrusting the student to be co-constructors of change through technological exploration, providing the capacity for students to exercise their own power, build on individual leadership capacities through narrative, and achieve personal mastery of their own story.

**Transformational Leadership versus Servant Leadership**

In establishing servant leadership as the primary framework for the proposed intervention, it is important to note the differences between servant leadership and transformational leadership, a leadership framework first proposed by Burns (1978) and Bass (1985). Both frameworks lend themselves to comparison in that both emphasize “individualized consideration and appreciation of followers” (Stone et al., 2004, p. 345). Yet, the two frameworks are distinct in that transformational leadership embraces the organizational objective as the main priority, while servant leadership is highly relational, placing people at the center of the mission. This core difference provides the groundwork for two very different leadership styles in action; one which is focused on driving objectives and the other which is focused on serving.

Since the intent of the proposed intervention is to frame the issue of student debt through personal narrative, servant leadership is the desired leadership model when employing the intervention as it positions the student as central to the process while also providing space for the student to be the primary actor in initiating change. However, transformative leadership should be considered in shepherding the proposed intervention towards actualization. The focus on directing efforts towards the organizational objective may be helpful in garnering institutional support and eventual expansion beyond the proposed pilot.

**Program Assessment**
Data gathering is crucial in addressing the need for institutional support, eventual expansion, and confirming student development. The proposed intervention seeks to employ a phenomenological approach to capture data through in-depth focus group interviews (Appendix E), journal observations, and the produced digital stories. Both student participants and moderators of the digital storytelling workshop will be asked to participate in focus-group sessions throughout the extent of the 3-day workshop (Figure 4). Additionally, moderators will use journaling throughout the research process to reflect on personal biases pertaining to the digital storytelling workshop. Additionally, a pre- and post- survey of perception for all stakeholders involved including student participants, panel presenters, and event attendees will be employed (Appendix F). Upon completion of the research project, a comparative assessment reviewing overall academic attainment will be captured through reviewing graduation rates, GPA and retention after 1 year for the cohort of student participants. The collected data will be compiled and presented to the piloted institution to affirm growth in student self-advocacy and other development metrics and provide the case for additional intervention as it relates to the issue of educational debt.

**Assessment Limitations**

Important limitations to recognize in the data collection process are as follows; 1) institution financial support; 2) the largely descriptive nature of collected data; and 3) the timeframe for which data is to be collected.

**Financial support**

This study is highly dependent on institutional resources as any financial constraints will act as a main barrier for implementation, including the ability to execute on the proposed
intervention and capture quality data. It is of utmost importance to have institutional support for the successful completion of the proposed CAR project.

**Qualitative nature of collected data**

A foreseeable limitation is the self-reported data collection process, as well as the highly descriptive nature of content to be produced through digital stories.

**Data collection timeframe**

As student participants are expected to be members of the institution in which the pilot study is based, data will reflect current perspectives within the collegiate environment. To this end, the lack of postgraduate data limits exploration on the personal impact of educational debt on career and life outcomes.

**Looking Ahead**

Higher education urgently needs to face the issue of educational debt for the growth and development of its student population, for rectifying the negative effects of neoliberalism on the educational mission, and to sustain the postsecondary structure. As a higher education practitioner, I intend to realize the promise set forth by critical action research in employing servant leadership as a means for shepherding the proposed intervention towards completion. In addition, I expect to engage in professional development opportunities specific to service-based leadership, and future scholarly research in the area of educational debt. By doing so, I am developing myself as a scholar-practitioner devoted to eradicating the racially oppressive debt-financing model of education.

**Conclusion**

Evidence of needed reform is stark as the current higher education system reproduces inequality, with discriminatory factors compounding this inequality for black students due to the
racialized nature of society. Without community intervention which re-centers federal-state investment in higher education as a public good, reform is virtually impossible. To this end, the proposed intervention seeks to act as a catalyst for greater dialogue in exposing the oppressive forces at play. Through harnessing the knowledge acquisition process — a term tainted by the commodification of universities — and employing critical self-inquiry, the DST intervention acts as a pedagogical tool bringing awareness to the issue and championing the marginalized voices of those most affected. Doing so will work to reshape the narrative, change the discourse, and educate students to become autonomous actors in the fight against neoliberal forces shaping the student debt crisis.


https://doi.org/10.17763/haer.81.2.m44w435374tp0300


https://prospect.org/power/racial-wealth-gap/


https://doi.org/10.1002/pam.22008

Cervantes, A., Creusere, M., McMillion, R., McQueen, C., Short, M., Steiner, M., Webster, J. (2005). Opening the doors to higher education: Perspectives on the Higher Education Act 40 years later. *TG Research and Analytic Services.*


https://doi.org/10.1080/26408066.2019.1684410


http://dx.doi.org/10.2139/ssrn.2404913


https://doi.org/10.1177/0021886305277275


https://ssrn.com/abstract=3553000


http://chicagounbound.uchicago.edu/uclf/vol1989/iss1/8


www.jstor.org/stable/3699853


http://dx.doi.org/10.1257/jep.26.1.139


https://scholarship.law.unc.edu/cgi/viewcontent.cgi?article=1463&context=faculty_publications


https://www.federalregister.gov/articles/2014/10/31/2014-25594/program-integrity-gainful-employment

https://www.federalregister.gov/articles/2014/10/31/2014-25594/program-integrity-gainful-employment

Federal Reserve System. (2020). Student loans owned and securitized, outstanding [SLOAS].  
https://fred.stlouisfed.org/series/SLOAS


https://doi.org/10.1080/095183998236863

https://www.storycenter.org/inventory/digital-storytelling-cookbook


  
https://papers.ssrn.com/abstract=3349478

  


  

  
https://doi.org/10.1016/j.bushor.2016.01.003


https://dx.doi.org/10.4135/9781848607934.n12


https://doi.org/10.1080/00405840802153916


https://doi.org/10.1108/S0195-74492014000019008


https://doi.org/10.1177/2329496516686620


https://doi.org/10.1177/1095796015597008


https://doi.org/10.1177/107780040200800103


https://doi.org/10.1177/109019810102800504


https://doi.org/10.1177/1476750304043727


https://www.jstor.org/stable/25115391

https://doi.org/10.3102/0091732X022001195


U.S. Senate Committee on Health Education Labor and Pensions. (2012). *For profit higher education: The failure to safeguard the federal investment and ensure student success.*


## Appendix

### Appendix A: Digital Storytelling Process

<table>
<thead>
<tr>
<th>STAGE</th>
<th>ACTIVITY</th>
<th>OUTCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DAY 1</strong></td>
<td><strong>Story Circle</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Story Development</strong></td>
<td><strong>Script Writing</strong></td>
</tr>
<tr>
<td><strong>DAY 2</strong></td>
<td><strong>Technical Tutorial</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Copyright Discussion</strong></td>
<td><strong>Audio/Visual Editing</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Audio Recording</strong></td>
<td></td>
</tr>
<tr>
<td><strong>DAY 3</strong></td>
<td><strong>Advanced Editing</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Music</strong></td>
<td><strong>Audio/Visual Editing</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Rendering</strong></td>
<td><strong>Group Screening</strong></td>
</tr>
</tbody>
</table>


# Appendix B: Intervention Timeline

## Program Timeline

<table>
<thead>
<tr>
<th>Year</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td><strong>Program Conception and Initiation</strong>&lt;br&gt;1. RIR review and approval.&lt;br&gt;2. Certification with StoryCenter for research purposes and allocation of resources in order to ensure ethical treatment of all participants.&lt;br&gt;3. Website development for project online presence and enrollment portal.</td>
</tr>
<tr>
<td></td>
<td><strong>Program Launch &amp; Execution</strong>&lt;br&gt;1. Recruitment of 8-10 participants and community members from across the area.&lt;br&gt;2. A three-day workshop for selected participants to participate in an in-depth understanding of StoryCenter's approach and methods. The workshop includes feedback from the existing framework of the project.</td>
</tr>
<tr>
<td></td>
<td><strong>Program Synthesis</strong>&lt;br&gt;1. Summary of qualitative guidelines for workshop, anal success and identified for screening essays will be collected throughout the year. Essays will be analyzed and organized to present my points.</td>
</tr>
<tr>
<td></td>
<td><strong>Program Conclusion</strong>&lt;br&gt;1. Submit research findings for publication.</td>
</tr>
<tr>
<td></td>
<td><strong>Comparative Assessment</strong>&lt;br&gt;Comparative Assessment - Data Collection</td>
</tr>
<tr>
<td>Year 2</td>
<td><strong>Data Analysis and Synthesis of Findings</strong>&lt;br&gt;Submission of the final report.</td>
</tr>
</tbody>
</table>
### Program Budget

The proposed Digital Storytelling Project is a Critical Action Research (CAR) project which asks individuals to share their personal educational debt story through the participatory process of digital storytelling (DST). The core of the digital story is a script of 500-600 words that participants write about a personal experience. Participants record themselves reading their script in either an audio voiceover or in a video recording. They add their recording into a multimedia video and may add scanned or digital photographs, on-screen text, background music, and special effects. Through the proposed DST project, marginalized student voices are to be championed in an effort to uproot institutional complacency in the current educational debt crisis and resulting reproduction of societal racism.

Application of the project will be piloted with the expectation that the process can eventually be replicated across other campuses. The project is to have four main elements:
1. Digital storytelling workshop: 3- day workshop facilitated by StoryCenter* in which recruited participants will craft the personal educational debt story through written and visual form.
2. Public forums: 3 x panel discussion with story viewing
3. Screening Event: Capstone educational exhibit showcasing all produced stories
4. Project Website

*For the purpose of ensuring authentic narrative practice, a partnership with StoryCenter, a non-profit arts and education organization who is a leader in the DST process, will be established. StoryCenter will act as co-facilitator alongside designated student affairs personnel in facilitating the entirety of the project.

<table>
<thead>
<tr>
<th>Position</th>
<th>Description</th>
<th>Salary</th>
<th># Months</th>
<th>Time Percentage (FTE)</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistant Director</td>
<td>Responsible for overseeing the entire program and will spend 50% of their time executing over the course of a 12 month period. The university will cost-share the remaining 50% FTE</td>
<td>$80,000.00</td>
<td>12</td>
<td>50%</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Graduate Assistant</td>
<td>Will spend 100% of their time providing direct service to the program. This individual's annual salary is and will be covered for the 12 months of the contract totaling $19,500.00.</td>
<td>$19,500.00</td>
<td>12</td>
<td>100%</td>
<td>$19,500.00</td>
</tr>
<tr>
<td>Web Content Writer</td>
<td>Responsible for developing project website on university domain.</td>
<td>$64,968.00</td>
<td>1</td>
<td>10%</td>
<td>$6,496.80</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$50,985.80</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Event</th>
<th>Description</th>
<th>Cost</th>
<th># Persons</th>
<th># Days</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshop Breakfast</td>
<td>Assorted Danish, Seasonal Fruit, Coffee, Decaf and Hot Tea</td>
<td>$14.00</td>
<td>14</td>
<td>3</td>
<td>$568.00</td>
</tr>
<tr>
<td>Workshop Lunch</td>
<td>Bagged Lunch: Turkey, Ham, Garden Vegetable and Cheese</td>
<td>$21.00</td>
<td>14</td>
<td>3</td>
<td>$292.00</td>
</tr>
<tr>
<td>Panel Event Snacks</td>
<td>Assorted Cookies and Dessert, Coffee, Decaf and Hot Tea</td>
<td>$15.00</td>
<td>30</td>
<td>3</td>
<td>$1,350.00</td>
</tr>
<tr>
<td>Screening Event Snacks</td>
<td>Assorted Cookies and Dessert, Coffee, Decaf and Hot Tea</td>
<td>$15.00</td>
<td>65</td>
<td>1</td>
<td>$975.00</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$3,795.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Rate</th>
<th># Months</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Supplies</td>
<td>Include paper, file folders, 3-ring binders, pens, presentation pads, and markers.</td>
<td>$50.00</td>
<td>12</td>
<td>$600.00</td>
</tr>
<tr>
<td>Postage</td>
<td>Postage as needed for general operation of the program.</td>
<td>$10.00</td>
<td>12</td>
<td>$120.00</td>
</tr>
<tr>
<td>Printing Costs</td>
<td>Printing cost include copying and supplies for copy machine and printer (toner, printer cartridges, and staples), as well as project-related correspondence and reports, recruitment materials, surveys, and program brochure</td>
<td>$65.00</td>
<td>12</td>
<td><strong>$1,020.00</strong></td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$1,740.00</strong></td>
</tr>
<tr>
<td>CONSULTANCY</td>
<td>Name of Consultant</td>
<td>Description</td>
<td>Rate</td>
<td># Days</td>
</tr>
<tr>
<td>------------</td>
<td>-------------------</td>
<td>-------------</td>
<td>-------</td>
<td>--------</td>
</tr>
<tr>
<td></td>
<td>StoryCenter Certified Facilitators</td>
<td>(3) x StoryCenter Facilitators will act as independent contractor throughout the entirety of the project. Facilitation fee includes recruitment support, custom design of workshop, follow-up and post-production of stories, and the licensed use of all StoryCenter curriculum materials (Coatbook, Powerpoints, Rubrics).</td>
<td>$1,500.00</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONSULTANCY EXPENSES</th>
<th>Item</th>
<th>Description</th>
<th>Rate</th>
<th># Days</th>
<th># Person</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Roundtrip Airfare</td>
<td>Out-of-state roundtrip airfare is budgeted at $800 per person based on current Expedia fares</td>
<td>$600.00</td>
<td>1</td>
<td>2</td>
<td>$1,200.00</td>
</tr>
<tr>
<td></td>
<td>Lodging</td>
<td>Lodging budgeted at $125/night x 3 nights per person based on current Expedia rates</td>
<td>$125.00</td>
<td>3</td>
<td>2</td>
<td>$750.00</td>
</tr>
<tr>
<td></td>
<td>Per Diem</td>
<td>Per diem budgeted at $56/day based on GSA 2019 Per Diem Rates for Chester County, PA</td>
<td>$56.00</td>
<td>3</td>
<td>2</td>
<td>$336.00</td>
</tr>
<tr>
<td></td>
<td>Transportation - Car Rental</td>
<td>Car rental budgeted at 75.00/night x 3 nights. Assumes facilitators to share vehicle.</td>
<td>$75.00</td>
<td>3</td>
<td>1</td>
<td>$225.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MATERIAL AND EQUIPMENT</th>
<th>Item</th>
<th>Description</th>
<th>Rate</th>
<th># Days</th>
<th># Items</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Computers</td>
<td>Apple Macbook laptops to be supplied by institution. These will be used to perform both the StoryCenter process and administrative work connected to this program.</td>
<td>$0.00</td>
<td>3</td>
<td>12</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Microphone Rental</td>
<td>Microphones to be supplied by the University for audio recording purpose during the StoryCenter workshop.</td>
<td>$0.00</td>
<td>3</td>
<td>3</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Audio Recording Software</td>
<td>Audacity recording software to be provided by institution</td>
<td>$0.00</td>
<td>3</td>
<td>12</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Video Editing Software</td>
<td>Movie video editing software to be provided by the institution</td>
<td>$0.00</td>
<td>3</td>
<td>12</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Qualtrics Survey Software</td>
<td>Qualtrics survey software to be provided by the institution</td>
<td>$0.00</td>
<td>3</td>
<td>12</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Media Storage Device</td>
<td>Produced stories to be stored on 2GB hard drive</td>
<td>$200.00</td>
<td>1</td>
<td></td>
<td>$200.00</td>
</tr>
<tr>
<td></td>
<td><strong>Subtotal</strong></td>
<td></td>
<td><strong>$1,295.00</strong></td>
<td><strong>3</strong></td>
<td><strong>12</strong></td>
<td><strong>$1,295.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER</th>
<th>Item</th>
<th>Description</th>
<th>Rate</th>
<th># Persons</th>
<th># Days</th>
<th>Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Participant Support Costs</td>
<td>Recruitment incentive to be provided to workshop participants.</td>
<td>$50.00</td>
<td>10</td>
<td></td>
<td>$500.00</td>
</tr>
<tr>
<td></td>
<td>Facilities Reservations</td>
<td>Room reservations to be provided by the institution: 3 x panel discussions and 1 x screening event</td>
<td>$0.00</td>
<td>4</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Facilities Maintenance</td>
<td>Maintenance and security, as needed at panel discussions and screening event</td>
<td>$1,000.00</td>
<td>1</td>
<td></td>
<td>$1,000.00</td>
</tr>
<tr>
<td></td>
<td>Publication Costs</td>
<td>Research publication costs</td>
<td>$500.00</td>
<td></td>
<td></td>
<td>$500.00</td>
</tr>
<tr>
<td></td>
<td>Website Hosting Fees</td>
<td>Website hosting to be provided by the institution</td>
<td>$0.00</td>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>IRB Ethics Approval Fee</td>
<td>Fee to be waived upon submission through the University IRB process</td>
<td>$0.00</td>
<td></td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td><strong>Subtotal</strong></td>
<td></td>
<td><strong>$2,090.00</strong></td>
<td><strong>10</strong></td>
<td><strong>4</strong></td>
<td><strong>$2,090.00</strong></td>
</tr>
</tbody>
</table>

|                     | TOTAL PROJECT COST |                                | **$70,341.80** |
Participants needed to:

MAKE CHANGE

Student loan debt weighing you down?

Interested in making change within the student loan industry?

Participants are needed to take part in a paid three-day, 8-hour/day workshop discussing their personal experience with student debt.
Appendix E: Focus Group Guide

Focus Group Guiding Questions*

Warm Up:
First, everyone is here today because they have student loan debt, so everyone is in the same position. We are not here to cast judgement or evaluate your financial situation in any way, we just want to hear about your experiences. Our goal is to gain insight from you, so we want you to be as honest as possible.

Institution Selection:
- Why did you decide to go to college?
- How did you decide to attend your current institution?
- What factors played a role in your decision to attend?
  - Location?
  - Cost?
  - Academic reputation?
  - A particular program?
  - A family member or friend went to this college?
  - Other?

Student Loans / Borrowing:
- What made you decide to take out a student loan?
- Did you have other options for paying for school?
- How did you feel about borrowing money for college?
- Do you know who your student loans are from?
- Do you have private or federal student loans?
  - What exact kind: Federal: subsidized and unsubsidized, parent loans? Private?
- Have you borrowed more than you need to cover just the costs of tuition, books, fees, room/board and other school expenses? If so, what kinds of things do you use the extra money for?
- Do you ever feel a responsibility to help your parents, family members and/or friends with financial support from your student loan funds?

Effects of Student Loans / Borrowing:
- Do you ever feel stress due to your student loans?
  - Have you ever reduced your course load due for financial reasons?
  - Have the stress of your loans caused your grades to suffer?
- Have financial issues related to your education ever caused you to feel depressed?
- Do you think that your student debt will impact your ability to finish school in 4 years?

Employment:
- How many of you are currently working at a job either on or off campus?
  - How many hours per week do you typically work?
Why are you working?
  - To pay for necessities?
  - To have extra cash?
  - To get work experience?
  - Other reasons?
- Do you think working impacts your GPA?
- Do you think working impacts your ability to complete your schoolwork?
- How does working impact your school life (getting to class, getting assignments completed, etc.)?

Post-Graduation:
- Do you have a good estimate of how much you will have to pay per month for your student loan(s) after you leave school?
- Do you have a general plan on how to approach these loans?
- Do you know the options available if you cannot afford your monthly payments?
- Do you anticipate that your student loan debt will influence your job choice?

*Questions adapted from:
Appendix F: Pre/Post-Assessment

Assessment
The pre- and post-assessment are designed to elicit awareness on the racialized issue of student debt. The assessment will be issued prior to and after the DST workshop, the three panel discussions, and the capstone interactive event.

Respondents are asked the extent to which they agree with the following statements regarding student debt. A 5-point Likert agree/disagree scale will be used to measure response with numerical codes placed against each option (1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree).

To code the data, answers will be independently compared between pre- and post- assessments to determine whether a shift in perception occurred. A shift will be characterized as a change in any degree, whether positive or negative.

To what extend do you agree with the following statements?

1. The availability of student loans provides equal opportunity for all students, regardless of race.

   Strongly Disagree     Disagree     Neutral     Agree     Strongly Agree

2. Race plays a major role in the current student loan crisis.

   Strongly Disagree     Disagree     Neutral     Agree     Strongly Agree

3. Student debt is both a cause and a consequence of racial inequality.

   Strongly Disagree     Disagree     Neutral     Agree     Strongly Agree