

THE INDIVIDUAL AND SHARED NARRATIVES OF BLACK WOMEN
REPAYING STUDENT LOAN DEBT

by

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(Under the Direction of Darris Means)

ABSTRACT

The purpose of this study was to explore the narratives of Black women repaying student loan debt. Black Feminist Thought (BFT) was used as the framework. Selected participants had to be at least 18 years, self-identify as a Black woman, owe either U.S. federal and/or private student loans, and not be enrolled in a college degree program. Snowball sampling and purposeful sampling were used to recruit participants for a three phased study. First, an online survey was disseminated to collect background information about student loan repayment. Then a small diverse group of participants were recruited to volunteer for phases two and three. For phase two, a vignette was proctored using an online module to collect participants' written responses to reading a news article about Black women's experiences with student loans. For phase three, individual semi-structured interviews were conducted with participants from phase two. After collecting data, a descriptive analysis was completed to examine the results from the questionnaire. Then data were coded to construct individual narratives for participants who volunteered for phases two and three. Next, a thematic narrative analysis was conducted to find themes across the stories that were shared. Narrative findings are first presented as

individual stories afterward the overarching themes are discussed. Findings illustrate the inequalities that repaying student loan debt exacerbates for Black women such as the ability to be homebuyers, underemployment and unemployment, debt from graduate school, needing a supplemental income, and generational student loan debt. For policies, forgiving student loan debt, revising the student loan forgiveness programs, and eliminating punitive policies due to defaulting were proposed. For practices, expanding support for graduate programs, expanding student loan forgiveness programs, and expanding transparency about financial aid are suggested. Based on the study's findings, future studies about using qualitative or mixed methods to explore borrowers in default, older adults repaying student loans, and examining the federal loan forgiveness programs are recommended.

INDEX WORDS: Black women, student loan repayment, and student loan debt

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DEDICATION

This study is dedicated to anyone who feels burdened by student loan debt. May student loan debt become a reality one day!

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CHAPTER 1

THE INDIVIDUAL AND SHARED NARRATIVES OF BLACK WOMEN REPAYING STUDENT LOAN DEBT

As of 2021, student loan borrowers in the United States have accumulated over 1.7 trillion dollars in federal student loan debt (Board of Governors of the Federal Reserve System, 2021). The totality of debt from student loans is only surpassed by mortgages (Friedman, 2017). Furthermore, the burden of student loan debt has become a national concern because students are borrowing more money than in the past to cover the rising cost of tuition as states cut funding for public colleges and universities (Goldrick-Rab, 2016). A survey from the Board of Governors of the Federal Reserve System (2019), reported that the average amount of student loan debt a person owed for their postsecondary education was between \$20,000 to \$24,999 in 2018. In the same year, 20% of borrowers who are in repayment reported being behind.

Researchers have also disaggregated the attributes of student loan borrowers and found gender and/or racialized disparities (Addo et al., 2016; Addo & Baker, 2021; Baum, 2019; Houle & Addo, 2018; Jackson & Reynolds, 2013; Miller, 2017; Miller, 2021; Nau et al., 2015). The racialized disparities have even prompted U.S. Senator Elizabeth Warren, Vice President Kamala D. Harris, and U.S. Senator Cory Booker (2020) to write a letter to the U.S. Department of Education's Office of Civil Rights to investigate policies and practices in higher education that may have contributed to borrowing and repayment disparities for Black, Latinx, and Native Americans. In

comparison, the American Association of University Women (2018) has advocated for student loan policies on behalf of women such as more state and federal funding for public institutions, addressing non-tuition expenses that may impact college attendance like childcare, and more aid to low-income students. Furthermore, when the data is disaggregated by both race and gender, Miller (2017) found that Black college women borrow at a higher rate to fund their college education using student loans compared to Black men and all other racialized and gender groups such as men and women who identify as White, Asian, and Latinx.

The Gender Disparity

For women, there may be several implications for amassing student loan debt compared to men such as reporting higher levels of stress (45% versus 34%), propensity to default (3.5% versus 2.4%), and financial difficulties (34% versus 24%) (Miller, 2017). This is concerning because 64% of student loan debt is estimated to be owed by women and women borrowed 14% more than men across all degree levels. Additionally, women repaid student loans 21% longer than men while earning 26% less working in similar positions. However, the literature about the implications of student loan debt based on gender tends to focus on family and career attainment (Addo et al., 2019; Bozick & Estacion, 2014; Choi, 2014; Min & Taylor, 2018; Nau et al., 2015; Sieg & Wang, 2018; Velez et al., 2019). For instance, some researchers have studied how student loan debt significantly impacts women's propensity to delay being married and/or having children (Addo et al., 2019; Bozick & Estacion, 2014; Min & Taylor, 2018; Nau et al., 2015). Additionally, scholars have disaggregated the data about student loan debt to examine career outcomes based on gender with inconclusive results (Choi, 2014; Sieg & Wang,

2018; Velez et al., 2019). For example, Choi (2014) suggested that there is insignificant evidence to suggest that student loans impact career choice based on gender, but further research needs to include both race and gender. However, none of the studies reviewed used qualitative methods to explore the implications of gender disparities concerning student loan debt.

The Racial Disparity

Some studies have examined how student loan debt affects college students from different racialized backgrounds and Black college students have higher rates of student loan debt compared to all other groups (Addo et al., 2016; Baum, 2019; Houle & Addo, 2018; Jackson & Reynolds, 2013; Lochner & Monge-Naranjo, 2015). For example, only 14% of Black baccalaureate graduates in 2015-2016 owed no student loan debt compared to 29% of all bachelor's degree recipients (Baum, 2019). Also, Black student loan borrowers are more likely to have higher rates of student loan debt even based on within-group factors such as obtaining similar degrees and attending the same type of post-secondary institutions compared to their peers from other racialized minoritized groups (Baum, 2019). Baum (2019) explained the implications for Black borrowers amassing student loan debt included being more likely to experience hardship repaying even when they have similar earnings as their White peers. This is due to Black borrowers being more likely to lack generational wealth, be an independent student with dependents, and attending a for-profit institution. Also, the propensity of educational debt increasing overtime is dependent on gender, race, parental education, and degree type (Pyne & Grodsky, 2019). Therefore, amassing student loan debt may have significant implications for borrowers based on both racialized and gender identities.

Black Women

Recent literature has suggested that Black women are more likely to amass higher levels of student loan debt compared to other racialized and gender groups (Davis et al., (2020; Miller, 2017). According to Miller (2017), 34% of Black women who completed college in 2011-12 had more than \$40,000 dollars in student loan debt while only 12% did not possess any student loan debt. Furthermore, Black women reported having the highest level of stress about repaying their student loan debt compared to other racialized and gender groups (Miller, 2017). The reason that Black women may be reporting higher level of stress from student loans could be due to the racialized and gender wealth gaps postgraduation. For example, Zaw et al. (2017) reported that Black women typically do not have the same financial gains from college attainment compared to White women. Also, Davis et al. (2020), implicated that the high amounts of student loan debt acquired by Black women are exacerbated by sexism and racism in the labor market, which widens disparities in repayment and increases the propensity to default. For example, Hegewisch et al. (2015) found that college debt encompasses a higher share of women's incomes compared to men, but the burden is highest for Black women. Miller (2017) also found that 57% of Black women reported not being able to meet essential expenses while repaying student loans compared to 34% of all women. For these reasons, a qualitative study about Black women navigating the repayment process and their perceptions for how it influences their lived experiences would add significantly to this body of literature.

Research using qualitative methods to explore Black women's experiences with student loan debt are emerging in the literature (i.e., Nzinga, 2020). For example, Nzinga

(2020), conducted a study about Black women in academia, which included their experiences funding their graduate degrees. Some of the narratives that the scholar shared illustrated how racism, sexism, and classism intersected with her participants' lack of financial support and needing student loans to complete their graduate education. I further examined these racialized and gender disparities by conducting a qualitative study about Black women's diverse experiences repaying student loans based on various levels of education, fields of study, occupations, and familial backgrounds.

Purpose of Study

Baum (2019) suggested understanding student loan borrowers who are the most vulnerable and burdened by student loan debt to comprehend their circumstances, which may lead to the creation of better policies to help remediate the issue. Yet, there is limited literature that explores the racialized and gender experiences of Black women repaying student loan debt. Current literature about Black women and student loan debt relied on quantitative analyses (i.e., Davis et al., 2020; Miller, 2017). Although, qualitative research exploring this phenomenon is emerging as well (i.e., Nzinga, 2020).

Therefore, I conducted a narrative study using qualitative methods to explore Black women's stories about repaying student loan debt. My rationale was to provide insight and a richer analysis of the phenomenon from those that are most likely to be burdened by the debt. The following two research questions were used to guide my contextual understanding of the phenomenon:

1. What are Black women's experiences paying back student loans?
2. What are Black women's perceptions about the long-term implications of amassing student loan debt?

Study's Overview

Qualitative methods were used to explore the phenomenon for my study. Creswell (2014) explained that qualitative research enables researchers to make interpretive meaning of the data being collected. The specific qualitative approach that I selected was narrative inquiry, which involves collecting stories about individual's lived experiences and exploring how stories are situated within place, time, and setting (Creswell & Poth, 2018). My rationale for using narrative inquiry as my qualitative approach was to understand the participants' lived experiences repaying student loan debt from their perspectives. According to Braun and Clarke (2013), narrative inquiry is applicable for different epistemologies that are part of the constructivism and critical paradigms. Also, the purpose of narrative inquiry is to interpret and re-tell a person's storied experience (Josselson, 2011). Using Black Feminist Thought (BFT) as my framework, I centered the voices of 13 participants by collaborating with them in writing their stories. It is important that I involved them in the process of re-telling their stories because BFT is a critical theory that involves Black women empowerment, validation, and social justice (Collins, 2000).

Data were collected from several methods to triangulate data. Creswell and Poth (2018) recommended gathering narrative data from multiple sources such as journals, observations, and personal artifacts. My three methods for collecting data were an online survey, vignettes, and semi-structured interviews with individual participants. First, I did a survey to gather background information from 796 respondents who consented and met the criteria to participate. Participants had to identify as being at least 18 years old, a Black woman, and have U.S. federal and/or private student loan debt, and not enrolled in

a college degree program. The respondents answered questions about their demographic background, educational history, and student loan debt. From the 796 respondents, I recruited a diverse group of participants to volunteer for phases two and three of my study. I was able to get 13 participants that volunteered to complete all three phases. For phase two, I proctored a vignette online to collect my participant's thoughts by prompting them to read a news article about Black women experiences with student loans. This method enabled participants to be reflective about my study's topic prior to our individual interview. For phase three, I conducted individual semi-structured interviews to build a rapport with each participant to gain a deeper insight into their experiences with repaying student loans.

After collecting data, I conducted a descriptive analysis of the results from the questionnaire. Then I coded the data collected from each of the 13 participants to construct individual narratives. Afterward, I conducted a thematic narrative analysis to find themes across all their narratives. I selected to do a thematic narrative analysis because multiple forms of data may be used to develop stories from cases (Riessman, 2008). According to Riessman (2008), the term cases refer to the unit of analysis such as an individual, identity group, community, or organization. For my study, a case represents narrative data collected from an individual participant.

Additionally, a theoretical framework may serve as a source for interpreting narrative data (Riessman, 2008). Therefore, BFT is appropriate to use as my frame of analysis for the data that I collected. I also wrote individual narrative stories to ensure that their personal stories are intact (Riessman, 2008). This practice of analysis aligns with BFT's notion that Black women do not have monolithic experiences and sentiments

when it comes to racism and sexism (Collins, 2000). So, it was important that I recognized and validated their individual stories before segmenting their collective experiences as themes. Furthermore, Riessman (2008) explained that a thematic narrative analysis involves connecting findings to social contexts such as inequalities, power dynamics, and historical issues. During analysis, I also examined the social contexts of student loan debt regarding racial and gender disparities based on the literature reviewed in chapter two.

Study's Significance

Exploring the perceptions and implications of Black women's experiences repaying student loans is essential for understanding why Black women may or may not feel financially burdened by debt. Miller (2017) reported that 57% of Black women who are repaying their student loans are unable to meet basic living expenses and are more likely to have higher default rates compared to White and Asian women. Therefore, my two research questions to explore the phenomenon being studied are: 1. What are Black women's experiences paying back student loans? and 2. What are Black women's perceptions about the long-term implications of amassing student loan debt?

Regarding my first research question, learning about Black women's experiences with student loan debt may lead to opportunities to advocate for policies and institutional practices at the federal, state, and institutional level when it comes to disparities in funding a college education. Also, the purpose of my second question is to understand individual perceptions about the long-term implications of student loan debt, but also use BFT as framework to decipher how their experiences intersects with other social

identities such as socioeconomic status, marital status, level of education, age, and if they have any dependents.

Key Terminology and Definitions

The following is a list of terms that are frequently used in my paper but may not be commonly understood. Therefore, I have provided definitions for each of the terms listed below:

Black women- any person who is racially a descendant of the African diaspora and also self-identifies as a woman.

CARES Act-is also known as the Coronavirus Aid, Relief, and Economic Security Act, which was passed in 2020 on March 27th by Congress. The bill awarded \$2.2 trillion dollars to the American citizens impacted by the COVID-19 pandemic, including giving \$14 billion to the Office of Postsecondary Education as part of the Higher Education Emergency Relief Fund (U.S. Department of Education, 2021).

Deferment- temporary postponement of payment on a loan pending certain conditions, but the interest may not accrue depending on the types of subsidized loans (Federal Student Aid, n.d.-b).

Forbearance- a limited time period when monthly loan payments are stopped or reduced, but the interest will continue to accrue and unpaid interest may be added to the principal balance (Federal Student Aid, n.d.-b).

Loan- money borrowed which must be repaid to the lender with interest (Federal Student Aid, n.d.-b).

Loan Forgiveness- a loan may be eligible to be fully or partially forgiven after a specified number of years working for in a qualifying type of employment (Federal Student Aid, n.d.-b).

Student debt burden- the percentage of a person's monthly income that is used to pay towards their student loan debt (Federal Student Aid, n.d.-b).

Chapter Summary

In summary, this chapter provided a brief overview of my research study, which is about Black women's experiences repaying student loan debt. In this section, I discussed the significance based on the literature and research problem. Additionally, I reviewed my study's purpose and methodology, which included the framework, data collection methods, and analysis. I then concluded this chapter with some key terminology, including definitions.

CHAPTER 2

LITERATURE REVIEW

The purpose of this chapter is to review literature pertaining to my dissertation topic about Black women's experiences repaying student loan debt. A synthesis of the literature about student loan debt is important because it will inform my research questions, framework, and methodology. The following sections will provide an overview of the history of student loans, student loan borrowing and repayment, borrower attributes, disparities in student loan debt, and conclude with my theoretical framework.

History of Student Loans

Student loans were initially disbursed by the federal government in 1958 under the National Defense Education Act (NDEA) and the original purpose of the student loan program was to encourage college students to pursue majors in STEM fields when the country was competing in the space race against the Soviet Union (Akers & Chingos, 2016). Presently, federal student loans are accessible to undergraduates, graduates, and parents needing to borrow money to fund a postsecondary education. However, the origins of today's federal student loan program began in 1965 under the Higher Education Act, which was enacted by President Lyndon B. Johnson as part of the Title IV loan program (Goldrick-Rab, 2016). According to Goldrick-Rab (2016), the Title IV program significantly increased the federal government's funding for public and private institutions of higher education by offering college students grants and loans. The Title IV program was also referred to as the Guaranteed Student Loan (GSL) program, but it is

now known as Stafford Loans. Additionally, the Higher Education Act has been reauthorized numerous times since 1965. The most recent reauthorization was in 2008, which required colleges and universities to publish their student loan borrowers' cohort default rates, so that the U.S. Department of Education may track and penalize postsecondary institutions with high default rates (Hillman & Orosz, 2017). Besides the reauthorizations of the Higher Education Act, there have been additional policies that have impacted the federal student loan system.

Some notable acts that specifically affected borrowing and repayment policies are the Omnibus Reconciliation Budget Act, Emergency Appropriations Act, Pay As You Earn (PAYE) Repayment program, and the Coronavirus Aid, Relief, and Economic Security (CARES) Act. For example, the Omnibus Reconciliation Budget Act in 1993, which is also called the Student Loan Reform Act, established the Income Contingent Repayment (ICR) Plan (Institute of Higher Education Policy & Lumina Foundation, n.d.). Former student loan repayment plans were originally fixed at 10 years, but ICR allowed borrowers to lower their repayments by expanding the limit to 25 years, and any remaining debt afterward is forgiven. In comparison, the Emergency Appropriations Act allowed for student loans from the federal government to be consolidated (Institute of Higher Education Policy & Lumina Foundation, n.d.). Then an executive order by President Obama in 2011 established the PAYE program, which allowed the income-driven repayment plan to be expanded to more borrowers by offering repayments capped at 10% of their income for 20 years before it is forgiven (Institute of Higher Education Policy & Lumina Foundation, n.d.). In 2020, the CARES Act was passed during the COVID-19 pandemic, which provided \$14 billion to the Office of Postsecondary

Education as part of the Higher Education Emergency Relief Fund (U.S. Department of Education, 2021). Additionally, student loans were temporarily suspended, collections on defaulted loans halted, and the interest rate for direct student loans was placed at 0% until September 30, 2021 (Federal Student Aid, n.d.-a). It is important to note that these repayment policies are only applicable to federal student loans. However, some states and colleges may also have their own student loan disbursement programs. College students also have access to student loans from the private industry.

Student Loan Borrowing and Repayment

The financial student loan system is complex based on its historical underpinnings, borrowing options, repayment plans, and the diverse attributes of borrowers. Before delving into the attributes of student loan borrowers it is important to understand the borrowing process, options, and payment plans that presently exist. This section will discuss two primary options for borrowing money to pay for a postsecondary education, which are from the private market such as banks or credit unions and another option is from the federal government via the direct loan program.

Private Student Loans

Private student loans are disbursed from a private entity directly to the student. Akers and Chingos (2016) explained that private student loans are harder to obtain and less appealing to borrowers than federal student loans because of higher interest rates, fixed repayment terms, and a co-signer is required. Some reasons as to why private loans are less likely to be used by college students is that the private industry is more restrictive to borrowers due to the risks associated with investing in a college student's capability to repay post-graduation (Akers & Chingos, 2016; Miller, 2017). Also, only the federal

government has the power to garnish wages and withhold tax refunds to ensure repayment of federal student loans (Akers & Chingos, 2016; Miller, 2017).

Unfortunately, limited data is available about private student loans since companies are not obligated to make it accessible to the public (Akers & Chingos, 2016).

Federal Student Loans

Unlike private student loans, federal student loans are available to anyone regardless of their propensity to repay in the future (Akers & Chingos, 2016). Yet, the process for college students and their families to borrow federal student loans may be considered more cumbersome than borrowing directly from the private sector. Some reasons why borrowing federal student loans may be more complicated is the process to acquire loans, the different types of loans, and student loan limits.

According to the Federal Student Aid (n.d.-c) program, there are numerous steps for acquiring a direct loan from the government. First, a borrower must complete and submit the Free Application for Federal Student Aid (FAFSA) form, which is renewable annually. Second, the student's FAFSA application, including Expected Family Contributions (EFC) calculations are sent to the postsecondary institutions that the borrower has listed on their application (Federal Student Aid, n.d.-c). Goldrick-Rab (2016) explained that the higher the income, including assets, a family is calculated to have based on their EFC score then the more money the family is expected to contribute towards tuition. Next, the institution reviews the information and offers the student a financial aid award package, which includes a master promissory note (MPN), based on their acceptance to the institution (Federal Student Aid, n.d.-b). According to Federal Student Aid (n.d.-b), an MPN is a binding contract that a borrower signs to confirm

agreeing to the loan's terms, conditions, and obligation to repay. Afterward, the student accepts the promissory note and completes entrance counseling. The school then disburses the loan directly to the student.

There are also several types of student loans that a borrower may be eligible for depending on their EFC score and dependency status. The three student loan programs most pertinent to borrowers in repayment are the subsidized loans, unsubsidized loans, and Grad Plus loans; unlike the Parent PLUS loan program, which are federal loans directly disbursed to and repaid by parents of dependent college students. However, the two most popular federal student loan programs for borrowers are subsidized and unsubsidized loans (Espinosa et al., 2019; Hillman & Orosz, 2017). According to Federal Student Aid (n.d.-f), subsidized loans are only available to undergraduate students who have substantial financial need. The federal government pays the accrued interest on the subsidized loan while the borrower is enrolled in college and during the six-month grace period after graduation or dropping below part-time status. In contrast, the interests on unsubsidized student loans are the responsibility of the borrower at the time of disbursement, but students at all levels of higher education are eligible, including those enrolled in graduate and professional school.

Furthermore, the federal government has set limits on the maximum amounts that borrowers are able to accumulate for unsubsidized and subsidized student loans, which ranges between \$31,000 to \$57,500 dollars (Hillman & Orosz, 2017). Yet, the cap for Grad PLUS loans is dependent upon the estimated cost of attendance per year minus any other funding the student is receiving (Akers & Chingos, 2016; Hillman & Orosz, 2017). As a result, there is no limit for student loans that a person may accumulate from

graduate school. Another reason as to why the student loan system may be complex is the convoluted number of entities involved in the repayment process.

Repayment Plans

The repayment plans borrowers select is dependent upon if it was disbursed by the private industry or federal government. Of course, borrowers with private student loans are obligated to directly repay their lender (Akers & Chingos, 2016; Miller, 2017). However, there are four different entities that impact the repayment process for student loans disbursed by the federal government, which includes Congress, the U.S. Department of Education's Office of Federal Student Aid, servicers, and the borrowers (Akers & Chingos, 2016). For instance, Congress enacts laws concerning student loan terms and policies. Then the Office of Federal Student Aid regulates the policies and oversees contracts given to student loan servicers and collectors. The servicers are then contracted to monitor borrowers' direct loans and ensure individual borrowers comply with their repayment contracts. Lastly, the borrowers are obligated to repay their federal student loans, which begins at the end of their grace period unless a deferment or forbearance is permitted (Akers & Chingos, 2016). Additionally, there are numerous repayment options available to borrowers.

The three main repayment options for federal student loans are the standard repayment plan, graduated repayment plan, and income-driven repayment plan. Hillman and Orosz (2017) explained that most borrowers are initially placed on the standard repayment plan, but they can switch to another option at any time depending on their financial situation and eligibility. The federal government will also allow borrowers in repayment to consolidate multiple loans into one except for loans from the private

industry (Akers & Chingos, 2016). A standard repayment plan ranges from 10-30 years of repayment. In comparison, the graduate plan ranges from 10-30 years, but borrowers begin repayment at a low monthly rate that gradually increases every two years (Lochner & Monge-Naranjo, 2015). Additionally, there are various income-driven repayment plans based on different eligible requirements.

The Akers & Chingos (2016) explains that the term income-driven is an umbrella term for the five different repayment options available to borrowers based on their monthly salary, which are Income-Based Repayment (IBR), Pay As You Earn (PAYE), REPAYE, Income-Contingent Repayment (ICR), and Income-Sensitive Repayment (ISR). For IBR, payments are capped at 10-15% of the borrower's income and borrowers pay for 20-25 years then the loan is forgiven, but the remaining interest is taxed. PAYE is like IBR, but not available to borrowers with loans that were borrowed before October 2007. In contrast, the ICR plan is for a maximum of 25 years and payments vary year by year depending on a borrower's annual income, family size, and amount of student loan debt remaining. Also, the monthly payments for an ISR plan may vary annually depending on borrower's annual income, but the term limit is only for 10 years.

The federal government also has loan forgiveness programs. One of the programs is called Public Service Loan Forgiveness (PSLF), which was established in 2007, enables borrowers to work in the public sector such as the federal, state, and local government or non-profit organizations to have their remaining debt forgiven after making 120 qualifying monthly payments (Federal Student Aid, n.d.-d). Unfortunately, 99% of applicants as of 2018 have been rejected from the PSLF program, which the U.S. Department of Education claimed it was due to applicants' ineligibility (Turner, 2018).

Also, the 1998 Higher Education Act established the Teacher Loan Forgiveness Program that incentivizes teachers to work in a low-income school or education service agency for five continuous years to have up to \$17,500 in direct loans forgiven (Federal Student Aid, n.d.-g). The Teacher Loan Forgiveness Program also has experienced issues concerning applicant eligibility. Recently, the American Federation of Teachers filed a lawsuit in 2019 against the former secretary of the U.S Department of Education, Betsy DeVos, about the mismanagement of the Teacher Loan Forgiveness program (Kreighbaum, 2019). Besides student loan borrowing and repayment process, another complication of the student loan system may be collecting data about borrower attributes.

Borrower Attributes

Data from the federal government about student loans come from three federal agencies, which are the U.S. Department of Education, U.S. Department of Treasury, and the Federal Reserve Board. The U.S. Department of Education publishes data about cohort of borrowers, cumulative borrowing, and number of borrowers in repayment (Akers & Chingos, 2016). The Department of Education also administers the National Postsecondary Student Aid Study every four years, which is a self-reported survey about how students are financing their postsecondary education. In the past, the Department of Treasury has released information about borrowers' student loan records using data from the Internal Revenue Service (Akers & Chingos, 2016). Furthermore, the Survey of Consumer Finances, which is administered by the Federal Reserve Board of Governors, provides information about the finances, income, and debt of American households, including student loan borrowing (Akers & Chingos, 2016).

Based on the data available, there are various factors that may account for why people borrow student loans such as college affordability, the type of institution attended, and how long a borrower is enrolled in school (Akers & Chingos, 2016). Furthermore, students may borrow for living expenses in addition to paying tuition and fees (Yilla & Wessel, 2019). Regardless, it is evident that both educational attainment and borrowing levels in U.S. households between ages 20-40 have almost doubled over the past 20 years from 20% to 38% possessing student loan debt (Akers & Chingos, 2016). In terms of the amount of student loans that borrowers collectively owe, 18% owe less than \$5,000, 38% owe between \$5,000-\$19,999, 30% owe between \$20,000-\$59,999, 8% owe \$60,000-\$99,999, 4% owe between \$100,000-\$199,999, and 2% owe more than \$200,000 (Yilla & Wessel, 2019). The following delves into the literature about borrowers' attributes based on their dependency status, level of education, and type of institution attended.

Dependency Status

A borrower's dependency status as a college student is correlated to their propensity to have student loan debt (Akers & Chingos, 2016). The FAFSA application has a series of questions to determine a student's dependency status, which consists of numerous factors such as being under the age of 24, marital status, having dependent children, military and veteran status, homelessness, and being an emancipated minor (Federal Student Aid, 2020). According to Federal Student Aid (2020), applicants for Federal Financial Aid may only be considered independent if they meet any of the following criteria, if not then they are a dependent:

- Older than 23
- Married

- Plan to enroll in graduate school
- Have children who receive at least half of their support
- Active member of the U.S. military, including National Guard or Reserves
- U.S. Veteran
- Since the age of 13, applicant was in foster care, ward of the court, or both parents are deceased
- Emancipated as a minor or someone other than parent or stepparent is the applicant's legal guardian
- Considered homeless or self-supporting and at-risk of being homeless

However, the current federal policies make it challenging for dependent students under the age of 24 to change their status to independent to be eligible for more financial aid (Goldrick-Rab, 2016). Consequently, independent students tend to have higher levels of debt compared to dependent students (Akers & Chingos, 2016). In comparison, being declared as a dependent student may be financially limiting for some students who need more funding. For example, Goldrick-Rab (2016) clarified that a student may be considered dependent, but their parents are not beholden to pay for the student's postsecondary education.

Level of Education

Another attribute concerning borrowers is their level of education. Surprisingly, borrowers with the lowest student loan balances are the most likely to default because they are more likely to have not completed college (Akers & Chingos, 2016; Hillman & Orosz, 2017). As a result, borrowers with no college degree may find it more difficult to earn a higher income compared to college graduates (Akers & Chingos, 2016). Hillman

and Orosz (2017) also warned that student loan payments may be burdensome for college graduates who are earning a low-level income.

In terms of graduate students, 56% of all master's degree recipients, about 50% of all doctoral degree recipients, and around 80% of all professional degree holders have borrowed student loans for graduate school (Espinosa et al., 2019). Additionally, the average household with one member who has a graduate degree owes nearly \$60,000 in student loan debt compared to less than \$20,000 owed by households with some college, but no bachelor's degree (Espinosa et al., 2019). Yet, graduate borrowers, especially those in law and medicine, are more likely to have higher paying jobs but repay their loans for a longer time period (Akers & Chingos, 2016).

Institutional Type

Researchers have also found differences concerning the amount of student loan debt borrowers acquire based on the type of institution attended. For instance, researchers have conducted comparative analysis about the student loan debt of borrowers enrolled at non-profit and for-profit postsecondary institutions (Akers & Chingos, 2016; Espinosa et al., 2019; Hillman & Orosz, 2017; Perna, et al., 2017; Yilla & Wessel, 2019). Borrowers who attend for-profits tend to have higher amounts of student loan debt, higher default rates, and non-repayment rates compared to non-profit colleges and universities (Hillman & Orosz, 2017; Perna et al., 2017; Yilla & Wessel, 2019). For example, Yilla and Wessel (2019) examined the 2009 cohort default rate for student loan borrowers. They found that default rates are common among borrowers who attended a for-profit institution with 41% defaulting at for-profit two-year colleges compared to 33% at for-profit four-year colleges. Although, private non-profit institutions are the most expensive, they also enroll

more students from affluent backgrounds (Miller, 2017). In comparison, for-profit colleges are more likely to enroll students from low-income backgrounds, racially minoritized groups, and U.S. military members, which is concerning because the cost to attend is higher than public institutions (Miller, 2017). Also, variance exist among full-time students attending the same type of institution due to personal circumstances and choices such as the ability to pay, costs of attendance, and length of enrollment (Espinosa et al., 2019). Based on the data reviewed, it is evident that there are disparities when it comes to student loan debt and borrowing.

Disparities in Student Loan Debt

Three themes were found in the literature about student loan debt disparities as it relates to my dissertation topic. The themes are gender disparity, racial disparity, and Black women and student loan debt. The following sections will provide a summary about research regarding those topics and examine how my study will contribute to the current literature.

The Gender Disparity

Compared to men, women have higher rates of borrowing student loans and take longer to repay their debt (Miller, 2017). Yet, the literature about gender and student loans tend to focus on how debt correlates with marital status and having children (Addo et al., 2019; Bozick & Estacion, 2014; Min & Taylor, 2018; Nau et al., 2015). For instance, some researchers have studied how student loan debt impacts a person's propensity to get married based on gender (Addo et al., 2019; Bozick & Estacion, 2014). An example is Addo et al.'s (2019) study that examined data from the National Longitudinal Study of Youth (NLSY) cohort surveys from 1979 and 1997 to find that

people in the younger cohort were more likely to accrue student loan debt which decreased the probability of marriage for women rather than men.

Another study had similar results from the 1993 Baccalaureate and Beyond Longitudinal Study, which found that \$1,000 increase in student loan debt is related to decreasing the likelihood of marriage for women, but not men, by 2% every month after four years postgraduation (Bozick & Estacion, 2014). In contrast, Nau et al. (2015) used data from the NLSY 1997 survey and found that certain debts are positively correlated with an increase in fertility for women such as mortgage (124%) and credit card debt (19%). However, student loans are negatively related to fertility for women, which decreases by 4% at \$20,000, 2.8% at \$50,000, and 2.5% at 60,000 dollars. Min and Taylor (2018) used the same dataset from the NLSY 1997 survey to examine how student loans are associated with first time child births for women based on racial differences. Hispanic women were found to be more likely to be negatively impacted followed by White women, but Black women were positively correlated.

Literature about student loans has also examined career outcomes based on gender differences (Choi, 2014; Hegewisch et al., 2015; Sieg & Wang, 2018; Velez et al., 2019). Choi (2014) analyzed 24 quantitative studies about the impact of student loans on career choice that were published in peer-reviewed journals from 1985 to 2011. The researcher found that student loan debt has no significant negative correlations to career choice, however, there is a dearth of studies that specifically examined borrowers from minoritized backgrounds, including women. In comparison, Sieg and Wang (2018) conducted a quantitative study about how student loan debt impacted the career outcomes and marriage prospects of women that graduated from law school. They found that

women with larger amounts of student loan debt were more likely to work in the private sector, delay marriage and having children, and be married to men who had a lower salary. For example, 74% of women in the law profession with low student loan debt were more likely to be married compared to 56% with high student loan debt. Also, Velez et al. (2019) studied how undergraduate debt influenced post-graduation outcomes concerning employment, continuing a college education, family prospects, home ownership, and overall net worth. They used data from the 2008-2012 Baccalaureate and Beyond Longitudinal Study and found significant correlations related to earnings, career choice, being married and having children, and net worth. In terms of gender, the researchers found that student loan debt is significantly correlated to delaying having children for women, but not men (Velez et al., 2019). However, there was no significant differences based on gender for marriage, homeownership, and net worth. Interestingly, Hegewisch et al. (2015) found that college debt encompasses a higher share of women's incomes compared to men, but the burden is higher overall for Black women. All the studies that were mentioned used comparative quantitative methods to make correlated assessments about gender using secondary datasets.

The Racial Disparity

Some studies have also examined how student loan debt specifically impacts marginalized populations based on race. It is apparent that Black college students have higher rates of student loan debt compared to other racialized groups (Addo et al., 2016; Baum, 2019; Houle & Addo, 2018; Jackson & Reynolds, 2013; Lochner & Monge-Naranjo, 2015). Also, Black student loan borrowers are more likely to have higher rates of student loan debt even based on within-group factors such as obtaining similar degrees

and attending the same type of post-secondary institutions compared to students from other racial minoritized groups (Baum, 2019). At public institutions, Black college graduates were 24% more likely to have borrowed \$40,000 or more in student loans compared to 14% White, 8% Hispanic, and 4% Asian. At private non-profit institutions, Black college graduates were 40% more likely to have borrowed \$40,000 or more in student loans compared to 19% White, 12% Hispanic, and 11% Asian. Baum (2019) also noted that Black borrowers have a higher propensity of difficulty repaying their debt even when they have similar earnings as their White peers. Possible reasons as to why Black borrowers are more likely to be burdened by student loan debt have been correlated with other likely factors such as the absence of generational wealth, status as an independent student with dependents, and attending a for-profit institution (Baum, 2019).

Researchers have also examined the correlation between the racial disparities of student debt and the long-term implications for other inequalities later in life (Houle & Addo, 2018; Lochner & Monge-Naranjo, 2015; Zhan et al., 2016). Houle and Addo (2019) used data from the NLSY 1997 survey and found that Black young adults reported 85.8% more student loan debt compared to White young adults. Furthermore, the racialized disparity increases 6.7% annually and after 15 years the disparity is predicted to be 185.8 percent. As a result, White borrowers can pay down their debt faster than Black borrowers. Therefore, student loan debt may widen the racial wealth gap over the lifespan between Black and White borrowers. Zhan et al. (2016) also found that the financial wealth disparity between Black and White people is even wider amongst White and Black borrowers with student loans based on data collected from the 1997 NLSY survey. For example, having student loans led to a net worth decrease by 40% for Black

borrowers compared to White borrowers. Moreover, Lochner and Monge-Naranjo (2015) found that Black borrowers in their study owed 22% more in student loans and were 11% more likely to default in 10 years after graduating from college compared to White borrowers. However, the studies reviewed did not disaggregate based on both gender and race to examine the disparities among Black women who have the highest rates of student loan debt.

Black Women and Student Loan Debt

According to Miller (2017), 34% of Black women who completed college in 2011-12 had more than \$40,000 dollars in student loan debt while only 12% did not possess any student loan debt. That same year, Black women also reported having the lowest Expected Family Contribution (EFC) at \$3,447 compared to \$9,438 For White women. As previously stated, the higher the income, including assets, a family is calculated to have based on their EFC score then the more money the family is expected to contribute towards tuition (Goldrick-Rab, 2016). Furthermore, Black women reported having the highest level of stress about repaying their student loan debt compared to other racialized and gender groups (Miller, 2017). The reason that Black women may be experiencing a higher level of stress from student loans is due to the racialized and gender wealth gaps post-graduation. For example, Zaw et al. (2017) reported that single White women with a bachelor's degree earn \$35,000 in median wealth compared to \$5,000 for single Black women with a bachelor's degree. Davis et al. (2020), concluded that Black women may encounter acquiring high amounts of student loan debt to obtain credentials for a labor market influenced by sexism and racism. Additionally, Black women may accumulate more debt due to delayed graduation rates. For instance,

Donovan and Guillory (2017), found that Black women have the lowest 6-year graduation rate after Black men compared to other racialized and gender groups despite an increase in college enrollment. These compounding factors may lead to reasons as to why there are disparities with student loan borrowing for Black women and challenges with repayment post-graduation. Therefore, a key question remains what are the financial experiences of Black women repaying their student loan debt?

Theoretical Framework

My study was guided by Black Feminist Thought (BFT). Collins (2000) described BFT as a form of critical social theory that is committed to social justice for Black women and other oppressed groups. BFT can be used as an interpretive frame for understanding Black women's experiences in the United States, which is considered historically unique because they have been oppressed by both racism and sexism. There are three primary ways that Collins (2000) described the historical oppression of Black women in the United States.

First, Black women are exploited and discriminated against in the workplace as laborers, service providers, domestic workers, and within educational institutions. For example, Bavishi et al. (2010) did a study about ethnic and gender bias from students completing course evaluations and found them to be more critical about faculty who identify as women, especially Black women. Second, Black women have historically experienced being denied rights, including access to an equal education (Evans, 2008). For instance, Black women that attended Predominantly White Institutions during the desegregation period reported isolation, discrimination, and hostility in the classroom, campus housing, social clubs, and by local residents (Evans, 2008). Third, Black women

continuously encounter racist stereotypical depictions about them. For example, Patton and Croom (2017) warned about the positive discourse about the success of Black women in college because they are more likely to enroll and graduate at higher rates compared to Black men. However, the narrative does not recognize the disparities that Black women encounter while in college such as higher enrollment rates at for-profit institutions, which are associated with predatory financial and enrollment practices along with low returns and values in the job market (Iloh & Toldson, 2013; Patton & Croom, 2017). My rationale for using BFT as a theoretical framework was to center the experiences of Black women repaying their student loan debt.

BFT as a Framework

By using BFT as a framework, I am validating the narratives and amplifying the voices of Black women who are participants in my study. According to Patton (2009), BFT as a framework acknowledges Black women's intersectionality and diverse experiences. It also serves as an empowering framework that advocates for social justice on behalf of Black women and other oppressed groups. The following sections review the four basic components of BFT and how each component will guide key aspects of my research process. There are four basic components of BFT, which Collins (2000) developed based on the works and knowledge produced by Black women intellectuals such as Sojourner Truth, Anna Julia Cooper, Ida B. Wells-Barnett, Mary McLeod Bethune, Toni Morrison, and Barbara Smith. The four components are thematic content, interpretive frameworks, epistemological approaches, and significance of empowerment.

Thematic Content

One of the main components of BFT is thematic content, which consists of six distinguishing factors. Collins (2000) described that the first distinguishing feature of BFT is about how African American women are collectively linked by intersecting oppression and activism based on race and gender. BFT aims to collectively empower African American women who have historically experienced racism and sexism through common experiences such as employment, education, and housing. African American women in the United States are bonded by historical and perpetual racism, including in education. For example, White women are paid more than Black women at all levels of education, including with an advanced degree (Miller & Vagins, 2018). My study explored Black women's collective experiences with student loan debt in chapter five.

The second distinguishing feature of BFT is about how African American women in the U.S. individually have differing experiences when it comes to racism and sexism. Collins (2000) suggested that all African American women may not respond to nor share the same sentiments about their experiences with oppression and discrimination. Essentially, Black women do not have a monolithic and homogenous standpoint. Therefore, I shared the diverse voices of my participants by presenting individual narratives as part of my findings in chapter four.

The third distinguishing feature of BFT are dialogical relationships, which are formed amongst Black women in the U.S., to produce collective change using conscious thoughts and actions through activism (Collins, 2000). For example, Evans (2008) suggested that African American women in higher education have traditionally focused on cultural identity in research while recognizing the importance of social and historical

contexts. I did the same by using BFT and the literature as my frame of analysis to formulate implications concerning policies and practices that may be derived from my findings in chapter six.

The fourth distinguishing feature of BFT is about intellectual contributions that Black women in the U.S. have produced, which is not exclusive to knowledge from academic scholars (Collins, 2000). Contributors of BFT is inclusive of Black women both inside and outside the academia. Collins (2000) gives four main reasons as to why Black women intellectuals are central to BFT. First, Black women intellectuals are able to provide critical insights into the oppression of Black women as in-group members. Second, Black women intellectuals are less likely to concede when it comes to encountering obstacles towards progress and social justice. Third, Black women intellectuals must advocate for an agenda that is self-defined and essential to empowerment. Fourth, Black women intellectuals are vital in fostering coalitions with other oppressed groups. Therefore, I recognize that Black women who have selected to participate in my study are collaborators. As collaborators, I asked for feedback and implemented their input concerning my interpretations of the results from my findings. Additionally, I included their suggestions about policies and practices in chapter six.

The fifth distinguishing feature of BFT is to acknowledge that Black women's practices of resistance must be adaptable to societal changes but expressing a collective Black Feminist standpoint is challenging when dominant groups have a vested interest and power to suppress such ideas (Collins, 2000). Therefore, some scholars within higher education have developed digital spaces apart from the academy for Black women

activists such as #CiteASista (Williams, 2016). I also used virtual spaces that were accessible to recruit and collect data from Black women during the COVID-19 pandemic.

The sixth distinguishing feature is about coalition building for social justice with other groups because the struggle of Black women is situated within larger societal forms of oppression (Collins, 2000). Some examples are classism, racism, and sexism. Collins (2000) suggested that coalition building is done by having dialogues with other Black women and with other similar oppressed groups. Therefore, I reflected about how my findings and implications may advance financial aid reform for all people.

Interpretive Frameworks

Another component of BFT consists of using interpretive frameworks for understanding how Black women have been historically oppressed by racism and sexism (Collins, 2000). Collins (2000) discussed two interpretive frameworks that are appropriate to use regarding BFT, which are intersectionality and the matrix of domination. Crenshaw (1991) explained that Women of Color are often marginalized within discussions that center identities due to either race or gender, but not both. For instance, Black women have intersecting experiences dealing with racism and sexism. Crenshaw (1991) theorized that racism, sexism, and other social inequalities intersect to form connecting forms of oppression. Collins (2000) used intersectionality to describe the matrix of dominant and oppressed identities of people based on race, gender, age, religion, sexual orientation, and social class. As a result, people possess multiple identities that are privileged and disadvantaged in society (Shields, 2008). Although my study focused on Black women's gender and racial identity, I also asked and recognized my participants' other social identities. Additionally, I explored how their other social

identities may relate to disparities concerning student loan debt such as dependency status and social class.

Epistemological Approaches

The third component to BFT is Black Feminist Epistemology, which is a critical approach that validates Black women's ways of acquiring knowledge and wisdom (Collins, 2000). The knowledge that is derived from Black Feminist Epistemology encompasses dialogue, lived experiences, ethics of caring, and ethics of personal accountability, which I plan to include as part of my research process. For instance, Collins (2000) explained that knowledge is acquired through studying such as reading and writing while wisdom is obtained through lived experiences. Therefore, Collins (2000) considered those that develop wisdom through lived experiences are more credible compared to knowledge acquired from academia. My study explored the possible disparities that Black college educated women experience repaying their student loan debt from the narratives shared by the participants.

Additionally, Black Feminist Epistemology values the use of dialogue by using verbal and non-verbal discourse to acknowledge and confirm connected thoughts between the speaker and listener (Collins, 2000). An example is saying "mmhmm" and nodding in response to someone's testimony. Collins (2000) referred to this sort of reaction as a call-and-response. For my study, I used call-and-response as a form of validation and acknowledgement when I interviewed participants.

Another important aspect is ethics of caring which values uniqueness, emotions, and empathy rather than being objective when it comes to sharing knowledge (Collins, 2000). A process that I incorporated is reflexivity. Reflexivity is the practice of critically

reflecting about the research process, one's role as a researcher, positionality, and how data collection and analysis are shaped by personal beliefs and experiences (Braun & Clarke, 2013). Additionally, I recognized that the knowledge that my participants and I co-construct will be influenced by our subjectivities. Therefore, I was reflexive throughout my research process to mitigate my positionality by journaling about my thoughts, influences, and biases.

Last is the practice of ethics of personal accountability, which posits that a person is accountable for their knowledge claims by presenting a clear position and supporting their assertions (Collins, 2000). For instance, confirming one's knowledge by providing supporting evidence in qualitative research is done by confirming the credibility, dependability, confirmability, and transferability of my potential findings and implications (Bloomberg & Volpe, 2018). The purpose is to establish trustworthiness of data, which I explain in chapter three.

Significance for Empowerment

The fourth and final component of BFT is its connection to social justice with the purpose of empowering Black women. According to Collins (2000) ideas are a part of BFT, but ideas put into action matter more. Furthermore, empowerment is not just ahistorical, but it is meant to transform unjust social institutions across time. It is also meant to be transnational and socially just for members of other oppressed groups. Therefore, I reflected about how my possible findings and implications may be applied to socially just reforms that are also applicable and liberating for all people from oppressed groups.

Chapter Summary

In summary, I reviewed literature pertaining to my dissertation topic about Black women's experiences with repaying student loan debt. I provided an overview of the history of student loans, student loan borrowing and repayment, borrower attributes, and disparities in student loan debt. Afterward, I concluded with an in-depth discussion about using Black Feminist Thought as my theoretical framework for my study.

CHAPTER 3

RESEARCH METHODOLOGY

The purpose of my study was to provide insight into Black women's experiences repaying student loans for a richer analysis of the phenomenon from those most likely to be burdened by the debt. Two research questions were used to address a contextual understanding of the phenomenon: 1) What are Black women's experiences paying back student loans? 2) What are Black women's perceptions about the long-term implications of amassing student loan debt? Qualitative methods were then used to explore the narrative experiences of the participants. The rationale for using a qualitative approach was to understand the participants' lived experiences by making an interpretive meaning from the data collected (Creswell, 2014). In this chapter, I will provide an overview of my positionality, paradigm, research methods, and trustworthiness for my research study.

Researcher's Positionality

According to Braun and Clarke (2013), research is subjective because scholars are influenced by their histories, values, assumptions, and perspectives. The idea for my dissertation topic was derived from my research agenda and personal experiences. As a Black woman who is a doctoral student in a College Student Affairs Administration program, I am interested in studying Black students' access to higher education, experiences while in college, and outcomes postgraduation. For example, one specific area that I am currently exploring is Black women's financial access to higher education,

funding to attain their degree, and experiences repaying student loan debt. Also, my prior research examining Black women's experiences using student loans to fund their graduate education became the influence for my dissertation topic.

About two years ago, I conducted a preliminary study that involved six Black women who attended graduate school at a large Predominantly White Institution (PWI) in the Southeast. The purpose of the study was to explore the participants' experiences with finding funding for college, including their perceptions about using student loans. The findings from the study concluded that some of the participants foreshadowed being burdened by student loan debt after completing their graduate degrees. They were also concerned about not being able to repay the entirety of their student loan debt while dealing with the gender and racial wage gap in the workplace. Based on my findings from the preliminary study, I explored Black women's actual lived experiences repaying their student loan debt.

The other factor that cemented my interest in the topic are my experiences funding my own college education. For example, I received a lot of emotional and social support from my parents and relatives, which were reflective of the experiences found in the literature about Black families supporting their children's college education (Addo et al., 2016; Jackson & Reynolds, 2013). As a first-generation college graduate, I had to independently fund most of my college education because my parents could not afford to pay for my tuition and living expenses. Additionally, the cost affected the types of institutions I attended, which were community colleges and then a public state university. However, my mother obtained a Parent PLUS loan when I was in undergraduate school to assist paying for college one year. My overall debt also increased significantly while

being enrolled in graduate school due to accumulating interests because of deferments. I will have obtained over \$100,000 in student loan debt after earning four college degrees. Often, I contemplate the return investment for using student loans to pay for a college education. In the past, I have had informal discussion with friends and acquaintances about student loan debt and repayment. I vividly remember a conversation with friend who is a White woman about student loan forgiveness. She vehemently believed that the Public Service Loan Forgiveness should not exist. “I believe you should repay what you owe,” she told me. However, my conversations with Black women were different. We seemed to have similar experiences and sentiments about repaying student loan debt. We also worked in the public sector and hoped to qualify for PSLF someday. Therefore, I wanted to explore this phenomenon further by conducting a narrative study with Black women from various backgrounds about repaying student loan debt.

Paradigm

I used the critical paradigm to guide my study because it centers and legitimizes the epistemology of marginalized and historically oppressed populations in society (Prasad, 2005). My intent was to center the experiences of Black women who are repaying their student loans while taking a critical stance to identify the structural barriers that result in the racialized and gender disparities of the student loan system. Tracy (2013) explained that a person’s paradigm is based on ontological, axiological, and epistemological assumptions. The following is a review of the ontological, axiological, and epistemological assumptions of the critical paradigm, which informed my research study.

Ontology

Ontology is defined as the nature of reality which is a continuum ranging from relativity to realism (Braun & Clarke, 2013). For this study, critical realism frames my ontological assumptions. The basic premise of critical realism is that there are three domains for understanding reality, which are the empirical domain, actual domain, and the real domain (Aspinall et al., 2019). First, the empirical domain consists of reality based on experiences, observations, and perceptions from events. Second, the actual domain is the understanding that reality exists even if a person may or not experience an empirical event. Third, the real domain is the understanding that in reality there are mechanisms that cause events. For instance, empirically it has already been concluded that Black women have higher amounts of student loan debt compared to other demographic groups based on race and gender (Miller, 2017; Miller, 2021). However, not all Black women have student loans and Black women with debt do not necessarily share the same experiences. Also, studies have implicated that there are disparities in student loan borrowing based on causal mechanisms of race (i.e., Addo et al., 2016; Baum, 2019; Houle & Addo, 2018; Jackson & Reynolds, 2013; Lochner & Monge-Naranjo, 2015) and gender (i.e., Addo et al., 2018; Bozick & Estacion, 2014; Choi, 2014; Min & Taylor, 2018; Nau et al., 2015; Sieg & Wang, 2018; Velez et al., 2019). It is also important to recognize that agency exists within these structural realities (Scott, 2010). Therefore, my study's purpose was to explore those reasons from narratives given by Black women directly impacted by the phenomenon being studied. Cruickshank (2003) also suggested that critical realism views research as being influenced by the lived experiences and social identity of the researcher. For my study, I recognized how my own experiences

and identity as a Black woman with student loan debt has guided my approach and interpretation of my participants' stories, which aligns with Black Feminist Framework (BFT).

Axiology

According to Creswell and Poth (2018), axiology is about the role that values have in research. For instance, I am a critical researcher who values social justice and revealing inequity which coincides with BFT's framework. BFT as a theoretical framework acknowledges the intersectionality and matrix of domination of oppression. Collins and Bilge (2016) stated that social inequality, structural power in society, and people's lives are shaped by a multitude of social axes of oppression that work together and influence one another such as racism, classism, and sexism. Therefore, it was critical that I used an intersectional approach to examine the collective and differing experiences of the participants in my study.

Epistemology

Epistemology is about what is legitimate knowledge and how it is produced (Braun & Clarke, 2013). Black Feminist Epistemology values and legitimizes knowledge derived from shared dialogue, lived experiences, ethics of caring, and ethics of personal accountability (Collins, 2000). The methodological approach that I have selected that coincides with Black Feminist Epistemology was narrative inquiry. The following sections will review my narrative approach, participant selection and recruitment process, data collection and management phases, analysis procedures, and study's trustworthiness.

Research Methods

Guided by BFT, I used narrative inquiry to study how Black women experience repaying their student loans. Although narrative inquiry is interdisciplinary and narrative researchers follow different approaches, characteristically it entails storytelling, the collection of narrative data, and narrative analysis (Creswell & Poth, 2018; Freeman, 2017; Kim, 2016; Riessman, 2008). Additionally, narrative inquiry is not limited to any specific theoretical framework and is applicable for various epistemologies (Braun & Clarke, 2013; Clandinin, 2013; Creswell & Poth, 2018; Kim, 2016; Riessman, 2008). The stories that derive from narrative inquiry may focus on a participant's motives and actions; a series of connected events; and in context of culture, time, and setting (Freeman, 2017). Therefore, I used narrative inquiry to tell the stories of Black women's experiences with repaying student loan debt because they are most likely to be burdened based on sexism and racism.

Participant Selection and Recruitment

There are three primary methods that I used to recruit participants for my study. My goal was to use snowball sampling, purposeful sampling, and offer an incentive for participating. Purposeful sampling requires selecting participants that fit the criteria of a study's research question and objective (Tracy, 2013). For this study, the participants had to be at least 18 years old, self-identify as a Black woman, have U.S. federal and/or private student loan debt, and not enrolled in a college degree program. Table 1 outlines the three phases of my study, including the recruitment process, method for recruitment, and number of respondents and participants.

Table 1*Summary of recruitment process*

Study Phases	Recruitment Process	Method for Recruitment	Timeline	Number of Participants
Phase I: Questionnaire	Snowball sampling	Social Media & Email	Aug. 4-10 2020	823
Phase II: Read a news article about Black women's experiences with student loan debt then respond to three open-ended questions.	Purposeful sampling & \$25 dollar Amazon e-gift card	Email	Aug. 16-Sept. 27 2020	19
Phase III: Individual Semi-Structured interview	Purposeful sampling & \$25 dollar Amazon e-gift card	Email	Aug. 27-Oct. 5 2020	13

After receiving IRB approval in August 2020, I started recruiting for participants for phase one of my study, which was for respondents to complete an online questionnaire. Due to the COVID-19 pandemic, I used snowball sampling by asking people within my network on social media to help recruit participants (Braun & Clarke, 2013; Patton 2015; Tracy, 2013).

First, I posted a digital copy of the recruitment flyer that I created on different social media platforms using my personal accounts such as GroupMe, Facebook, Twitter, and LinkedIn (see Appendix A). I also posted a written version of my recruitment flyer (see Appendix B). For Facebook and GroupMe, I posted announcements in specific affinity and interests groups open to people interested in higher education and student affairs, Black professionals, qualitative research groups, and social groups for doctoral students. Some affordances for using social media as a form of purposeful sampling is being able to recruit participants from specific populations (King et al., 2014; Topolovec-Vranic & Natarajan, 2016). I also asked my friends, colleagues, and acquaintances to

digitally share and distribute my announcement amongst their own networks via social media. Furthermore, I was able to track the number of unique visits to my survey by using a free URL shortener generated by Bitly.com. In total, I received 1,157 unique visits to my questionnaire, which included visits from Facebook (723), email/text/direct messages (392), LinkedIn (18), and unknown sources (24).

The questionnaire was proctored online using a program called Qualtrics. In Qualtrics, respondents were able to review the criteria to participate, complete a consent form, opt to be a part of the first, second, and/or third phases of the study, and answer the survey questions (see Appendix C). I also provided a web link to a copy of the full consent form, so that a respondent may download it (see Appendix D). At the end of the questionnaire, respondents who consented to phases two and three were asked to provide an email address for me to contact. The purpose was to contact a select group of volunteers to participate in the next two phases of the study using purposeful sampling, which consists of purposefully selecting potential participants based on certain attributes or experiences (Braun & Clarke, 2013). Recruitment for phase one took place from August 4th to August 10th. I decided to stop recruitment for phase one after 7 days, since I was initially seeking to survey up to 300 respondents but received 823 respondents instead.

For the second phase, I used the results from the survey to purposefully select a diverse group of participants for the last two phases of the study. Some examples of diverse experiences that I selected for was based on amount of debt, type of student loans borrowed, years in repayment, education background, household information, occupation, and responses to the open-ended reflection questions. The purpose of

selecting a diverse group of participants for phases two and three was to explore Black women's different experiences repaying student loan debt based on intersectionality. I also offered to compensate each person for their time by providing a \$25 e-gift card to Amazon if they volunteered to participate in the second phase of my study. A participant also received another \$25 e-gift card to Amazon if they participated in the third phase of the study, which was an individual interview. Braun and Clarke (2013) suggested that offering a reasonable monetary incentive to participants may aid recruitment.

Out of 823 respondents, 796 consented to participating in phase one, 712 consented to participating in phase two, and 681 consented to participating in phase three. However, my goal was to recruit the same 6-12 participants for phases two and three. Therefore, I only emailed participants that consented to volunteer for all three phases of the study. For phase two, potential participants received a detailed email about how to volunteer (see Appendix E). In the same email, I provided directions for the third phase of the study. For phase three, potential participants were directed to select a time and date for a 90-minute interview based on our mutual availability. I provided a link to my Calendly account, which is a virtual app that enables users to schedule appointments online. Participants were also able to request to be interviewed via video conferencing or a telephone call. After scheduling their appointment, participants were redirected to a confirmation page that provided tips about how to prepare for our upcoming interview (Appendix F). An automated email was then sent to both me and each participant to confirm our appointment date.

In total, I emailed 42 respondents over the course of two months from August to September. Out of the 42 respondents, only 19 volunteered for phase two, which

consisted of reading an article about Black women's experiences with student loan debt then responding to three open-ended questions. Out of the 19 respondents that completed phase two, 13 of them also volunteered to be interviewed for phase three. It is important to note that I had no prior relationship with most of the participants recruited for phases two and three. I only knew two of the participants. One participant was an acquaintance from high school, and another was a close friend from college.

The following details my selection process for phases two and three. On August 17th, I initially emailed 12 respondents that completed the survey (group one). Based on my survey's results, I selected potential participants with different age ranges, marital status, levels of education, field of study, occupation, years in repayment, debt accumulated from student loans, type of institution(s) attended, experiences with repayment, household income range, and responses to the open-ended questions. Potential participants were given two weeks to respond to my email, if they were interested in volunteering for my study. For the first group, eight participants completed phase two, but only six completed both phases two and three.

On August 24th, I attempted to recruit 12 more respondents from the survey (group two) due to delayed responses from group one. For group two, four completed phase two, but only three of them completed both phases two and three. On September 1st, I emailed 12 more respondents from the survey (group three). This time I attempted to recruit only people in the health and medical professions, including mental health, because I had not been able to recruit anyone from those fields yet. For group three, three volunteered for phase two and only one person completed both phases two and three. On September 17th, I emailed a final group of potential volunteers (group four) to obtain at

least 13 participants for both phases two and three of my study. However, I only emailed six participants from varying career fields that included social services, science, and the medical profession. Four of the participants completed phase two, but only three completed both phases two and three. By the end of September, I decided to stop recruitment due to exceeding my initial number of participants and limited funding available to incentivize more volunteers.

Data Collection and Management

I selected to use various methods for collecting data, which included a questionnaire (Qualtrics survey), vignette (news article), and individual interviews. My rationale for using three methods was to collect rich data. According to Kim (2016), the sampling for narrative inquiry is the richness of the data collected and not necessarily about the number of participants. The following section will discuss my data collection process for each phase of my study.

Phase One

The first phase of my study entailed collecting data from a survey. Terry and Braun (2017) explained that surveys are textual data, which may include close-ended and open-ended questions that participants answer in writing. I created an online survey using Qualtrics that had both open-ended and closed-end questions. Qualtrics is a web-based survey program for developing and distributing surveys online. Terry and Braun (2017) suggested that surveys are appropriate for exploring participants' experiences, practices, and perceptions about a research topic. I asked respondents to answer questions about their demographic background, education, student loans, and complete two-open ended reflection questions. The first open-ended question asked respondents "How has student

loan debt impacted your financial and/or emotional well-being?” The second open-ended question asked respondents “How do you foresee your student loan debt impacting you within the next 5-10 years?” I used the responses from the survey, including the open-ended questions to purposefully select a diverse group of participants for the next two phases of the study, which involved responding to questions about a vignette and partaking in an individual semi-structured interview. Some examples of diverse experiences that I selected for was based on the type of student loans acquired, amount of debt, years in repayment, education background, household information, occupation, and responses to the two open-ended questions.

There are several affordances for proctoring questionnaires digitally. For example, surveys conducted online offer anonymity, quick distribution, and the possibility of an instantaneous collection process (Terry & Braun, 2017). For anonymity, the names of the respondents were not requested. The only identifiable information collected from respondents was an IP address to prevent multiple submissions and an email address to recruit participants for the next two phases of the study. It is important to note that IP addresses were not retained or used for data analysis. Results from the survey were secured online and only accessible by me using a username and password. Additionally, participants were able to complete the survey using any electronic device that had internet access such as a mobile phone or desktop computer. Another affordance for distributing a survey is that it gave participants flexibility in timing and location to complete it (Terry & Braun, 2017). The average response time to complete the survey was 12.93 minutes. However, the response times for completing the survey ranged

considerably from 1.73 minutes to 30.17 hours. Based on these conveniences and the COVID-19 pandemic, I selected to do a digital survey oppose to in-person.

Before data cleaning, I had recorded responses from 823 participants. After cleaning data, there were 796 responses when I prepared the data for analysis. The 796 respondents were eligible to participate based on the screening criteria. To participate, a respondent must have been at least 18 years old, self-identify as a Black woman, currently owe either U.S. federal and/or private student loans, and currently not be enrolled in a college degree program. At the beginning of the survey, I included screening questions to ensure that respondents were at least 18 years old, self-identify as a Black woman, and were not enrolled in college. If a respondent did not meet the criteria, then they could not complete the remainder of the survey. Also, respondents who selected to not consent to phase one of my study were not able to complete the survey either.

Phase Two

The second phase of my data collection process was for participants to read a news article about Black women dealing with student loan debt. The article served as a “real-life” vignette to primer the participants to self-reflect about their own experiences before I individually interviewed them. The article that I have selected to use was written by Tompor (2019) titled *Black Women Bear Largest Burden in Student Debt Crisis*. Vignettes, which are also known as stimulus materials, are typically hypothetical brief stories or narratives given to participants to read, afterward, participants are asked open-ended questions about it (Gray et al., 2017). However, Sampson and Johannessen (2019) mentioned that there has been emerging research that have used vignettes based on real-life stories. The real-life vignette that I used is a collection of interviews that Tompor

(2019) conducted with Black women about their personal experiences with student loan debt.

My rationale for using a real-life vignette is that it provided participants with realistic accounts of the phenomenon being study (Sampson & Johannessen, 2019). A link to the vignette was given in the detailed email that I sent to potential participants about the last two phases of my study. I used an online instructional platform called Nearpod to proctor the vignette. Nearpod enables users to create learning modules from content on the web and for proctoring assessments. In Nearpod, respondents were directed to complete the Vignette by:

- Signing into my Nearpod module using a pseudonym name.
- Read the directions outlined in the module.
- Read an article about Black women experiences with student loan debt.
- Respond to three open-ended questions about the article.
- At the end, complete the Google form to receive a \$25 e-gift card to Amazon for volunteering for phase two of my study.

After reading the article, the participants responded to three open-ended questions about how the stories related to their own experiences with student loan debt. I asked the following questions:

- How is your experience with student loan debt similar to the women interviewed by Tompor?
- How is your experience with student loan debt different?
- What do you think accounts for the similarities and differences?

I also created an infographic that visually outlines how the vignette was proctored to respondents (see Appendix G). The estimated time for each participant to complete the instructional module was at least 60 minutes, which included reading an article and then responding to three open-ended questions. In total, 19 participants completed the vignette, but Nearpod did not record the estimated times that it took each respondent to complete it. The amount of written feedback ranged from 23 to 956 words, the average was 307.47 words, and the total from all 19 participants was 5842 words. The participants' responses were secured online by the program until I was ready to download them for analysis.

There are several advantages to using vignettes. According to Gray et al. (2017) vignettes set the context and focus of a study, give participants background knowledge or understanding of the topic, and allow researchers to engage with participants in a less than intimidating manner. Another affordance is that the vignette enabled me to obtain insight into how my participants make meaning of the social commentary and public discourse about Black women with student loan debt. During phase three, I asked each participant at the end of their interview for feedback about my study, including the vignettes. The following table provides three examples of the feedback that was given.

Table 2

Example of feedback given by participants about the vignettes

Feedback: Phase II - Vignettes
<p>“Okay, so I tried to forget about these loans...but, something gets me riled up. That article got me angry. Like reading the statistics and I'm like, “Oh Lord, what are we going to do, what are we going to do, even when we try to win. We still fail.” Reading about how...we out here going out, doing our thing with getting educated. Trying to achieve the American dream and accomplishments. Yet, here's the number. Here are the numbers about what we owe...what jobs we going afterwards. Was it all for naught? I think that was an excellent article. Very long, which I don't mind because I like drinking my coffee and reading those things.”</p>
<p>“I thought that was actually really cool because I saw myself in a lot of those ladies. Like I said, I'm going to the [same university]. So, seeing other...I think you have someone on there who went to [same university] and then definitely other women who went to college in [same state]. Um, it was kind of like refreshing to see.”</p>
<p>“Okay, article's Interesting. Um, it definitely exemplified a demographic that I may not fully connect with. But that on average is probably the demographic that a lot of People of Color fit into. And I thought is informative and talked about the struggle of just trying to figure out how to get that degree with all the other barriers you may personally face, since everyone faces different barriers. So, it was really a good article to read.”</p>

The above examples illustrate how the respondents thought the vignette was either affirming, reflective, and different compared to their own experiences with student loan debt.

Phase Three

The third phase of my data collection process was conducting a semi-structured interview with 13 participants who had volunteered (Appendix H). The rationale for doing semi-structured interviews was to explore my research questions by having a guided conversation with each interviewee. Semi-structured interviews ensured that I explored the same set of interview questions, which can be restructured, with each participant (Suzuki et al., 2007). An affordance for doing interviews using the narrative thematic approach is to understand how individuals navigated their lived experiences, examine common experiences, and find overarching narratives (Riessman, 2008).

Another benefit to conducting interviews is the ability to build a rapport with participants in comparison to the other two phases selected for data collection (Suzuki et al., 2007;

Tracy, 2013). Furthermore, I wanted to give space for the interviewees to voice their thoughts and asks questions.

From August 27th to October 5th, I conducted 11 interviews via video conferencing and two took place over the telephone. The rationale for offering two different options was to be flexible and considerate of the interviewees' time. Also, I was not permitted to do face-to-face interviews due to mandated COVID-19 restrictions set by the university during this period. For video conferencing, I used a software program called Zoom to do virtual interviews. An affordance of Zoom is that it enables users to record the meeting. However, there may be some constraints to conducting video interviews such as the propensity for technical mishaps and lack of control over participants being distracted (Tracy, 2013). Therefore, I provided each interviewee some guided instructions for how to prepare for our video interview in advanced.

Before each interview, I verbally asked if the participant consented to being recorded with either an audio or video device. All the interviewees had verbally agreed to be recorded. Participants were also asked to use the same pseudonym name during the interview for confidentiality. During the interviews, I took notes to document initial thoughts and potential follow-up questions. At the end of the interview, I emailed participants another \$25 e-gift card for volunteering for phase three.

Audio recordings from the telephone call were then uploaded to a secure cloud drive that only I had access to by using a username and passcode. Video recordings were recorded using Zoom, downloaded, and secured on my cloud drive as well. The times for the interviews ranged from 40.59 minutes to 1.55 hours. In total, I recorded 12.47 hours of data from the interviews. The average recorded time for participants was 57.55

minutes. For the two phone interviews, I used a transcription service called Temi.com to transcribe my audio recordings.

Temi.com is an automated transcription company that enables users to upload audio or video recordings to be transcribed by an advanced speech recognition software. The completed transcriptions are then emailed and are available for download from the website. One affordance is that the service is fast and convenient for people that are unable to transcribe their own transcriptions. Also, Temi.com explicitly states their service is secure and confidential on the website. For video recordings, Zoom has a feature that creates automated transcriptions from my video interviews, which I downloaded for analysis. Tracy (2013) warns about using transcription services because it is a missed opportunity to interpret audio data and improve interviewing skills by listening to it. Therefore, I listened to the audio recordings from each interview while simultaneously reviewing and editing my transcriptions for accuracy. After collecting data from the 13 participants, including reviewing the transcriptions, I begun analyzing the data between November 2020 and March 2021.

Data Analysis Procedures

The following section is a review of my narrative analysis process. First, I discuss my process for conducting a descriptive analysis of the survey. Second, I describe how I conducted a narrative analysis of the data collected from the 13 participants who volunteered for all three phases of the study. Third, I detail my process for doing a thematic analysis of the narratives using the codes that initially emerged from the individual stories. Then I conclude this section by discussing how I ensured the trustworthiness of my data and my study's limitations.

Descriptive Analysis: Survey

First, I analyzed data collected from the Qualtrics questionnaire. Respondents were asked about their demographic background, education, and student loans. I also included reflection questions about their perceptions about student loan debt. For demographic background, respondents were asked about their age range, marital status, number of dependents, employment status, career field, and household income range. For education, respondents were asked about their highest level of education, field of study they earned a degree in, first year in college, years in repayment, and if their parent or guardian completed a college degree. For student loans, respondents were asked about how much debt they accumulated after first completing or graduating from college, range of student loan debt, type of post-secondary institution used student loans for, types of student loans repaying, status of repayment, and if they applied or planned to apply for a student loan forgiveness program.

The reflection part of the questionnaire was based on my research questions about Black women's experiences repaying back student loans and Black women's perceptions about the long-term implications of amassing student loan debt. The two-opened reflection questions were: "How has student loan debt impacted your financial and/or emotional well-being?" and "How do you foresee your student loan debt impacting you within the next 5-10 years?" Respondents were then asked a yes or no reflection question: "Do you think that your lived experiences as a Black woman is relevant to your experiences with student loan debt?"

Initially, I had 823 respondents complete the survey. However, I downloaded the responses in Excel to clean the data for data integrity. First, I excluded responses from

respondents who selected to not consent to part one of my study. Then I excluded respondents based on their answers to my screening questions that I created in Qualtrics. I asked for respondents to verify their age range, identity as a Black woman, and if they were enrolled in college. If a respondent did not consent and/or meet the criteria to participate then they were prevented from completing the questionnaire. The rationale for using screening questions was to ensure that respondents met the criteria to participate. In total, 796 respondents met the criteria to participate in phase one of the study.

After data cleaning in Excel, I analyzed the data using an open-source statistical program called JASP. In JASP, I conducted a descriptive analysis of the data. The purpose of reporting a descriptive analysis was to provide a summary of the respondents' demographic backgrounds, education, and student loan history. Additionally, the data was used to purposefully sample and recruit Black women from diverse backgrounds and varying experiences with student loan debt for the next two phases of the study.

13 Individual Narratives

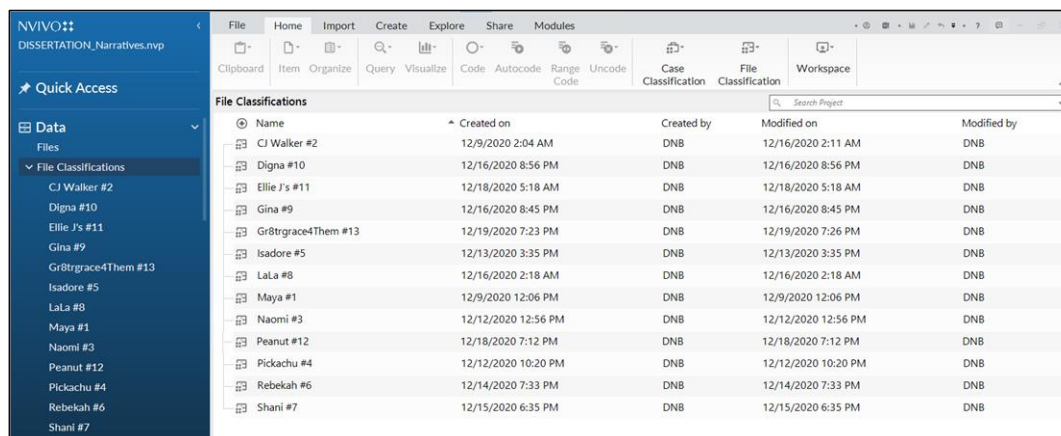
For the individual narratives, I created a project in NVivo and uploaded each participant's interview transcript, responses to the vignette, and responses to the open-ended questions from the Qualtrics survey. NVivo is a digital tool known as a Computer Assisted Qualitative Data Analysis (CAQDAS) program that allows users to import data from various sources, including text files and reports from Qualtrics. According to Paulus et al. (2014), NVivo is one of the best CAQDAS programs for organizing cases and exploring relationships between codes. I used NVivo to manage the data and as a tool for conducting a narrative analysis.

In NVivo, each participant was treated as an individual case file for analysis.

Figure 1 is a screenshot of my file classifications for the participants in NVivo.

Figure 1

List of files classifications for each participant in NVivo



Name	Created on	Created by	Modified on	Modified by
CJ Walker #2	12/9/2020 2:04 AM	DNB	12/16/2020 2:11 AM	DNB
Digna #10	12/16/2020 8:56 PM	DNB	12/16/2020 8:56 PM	DNB
Ellie J's #11	12/18/2020 5:18 AM	DNB	12/18/2020 5:18 AM	DNB
Gina #9	12/16/2020 8:45 PM	DNB	12/16/2020 8:45 PM	DNB
Gr8trgrace4Them #13	12/19/2020 7:23 PM	DNB	12/19/2020 7:26 PM	DNB
Isadore #5	12/13/2020 3:35 PM	DNB	12/13/2020 3:35 PM	DNB
LaLa #8	12/16/2020 2:18 AM	DNB	12/16/2020 2:18 AM	DNB
Maya #1	12/9/2020 12:06 PM	DNB	12/9/2020 12:06 PM	DNB
Naomi #3	12/12/2020 12:56 PM	DNB	12/12/2020 12:56 PM	DNB
Peanut #12	12/18/2020 7:12 PM	DNB	12/18/2020 7:12 PM	DNB
Pickachu #4	12/12/2020 10:20 PM	DNB	12/12/2020 10:20 PM	DNB
Rebekah #6	12/14/2020 7:33 PM	DNB	12/14/2020 7:33 PM	DNB
Shani #7	12/15/2020 6:35 PM	DNB	12/15/2020 6:35 PM	DNB

For each participant, I conducted a primary-cycle of coding of their open-ended responses to the survey, responses to the vignette, and interview transcript. According to Tracy (2013), primary-cycle coding involves reading and coding data several times. At this point, I inductively explored the data and coded words and phrases that were descriptive about the participants' individual experiences, actions, and events (Tracy, 2013). I was especially interested in their perceptions about their lived experiences with student loan debt as it related to their intersectional identities such as race, gender, and class.

Next, I merged the preliminary codes under larger summative categories that emerged from the common experiences shared amongst the participants concerning my two research questions. Some examples of the main categories for each participant were about their background, college trajectory, and repaying student loans. Figure 2 shows an

example of how I merged preliminary codes under the categorical codes for one of the participants.

Figure 2

Example of a participant's preliminary and categorical codes

Name	Files	References	Created on	Created by	Modified on	Modified by
Background	1	1	12/15/2020 8:54 PM	DNB	12/25/2020 11:40 PM	DNB
Career	1	2	12/15/2020 8:57 PM	DNB	12/25/2020 11:40 PM	DNB
Career Plans	1	1	12/15/2020 9:07 PM	DNB	12/25/2020 11:42 PM	DNB
Education Trajectory	1	1	12/15/2020 8:55 PM	DNB	12/25/2020 11:45 PM	DNB
Field of Study	2	2	12/15/2020 6:33 PM	DNB	12/25/2020 11:46 PM	DNB
PHD funding	1	3	12/15/2020 9:10 PM	DNB	12/26/2020 12:15 AM	DNB
PhD loans	1	2	12/15/2020 9:09 PM	DNB	12/26/2020 12:16 AM	DNB
Spousal support	1	1	12/15/2020 11:45 PM	DNB	12/26/2020 12:16 AM	DNB
Time to complete grad school	1	2	12/15/2020 9:12 PM	DNB	12/26/2020 12:07 AM	DNB
Undergrad	1	2	12/15/2020 8:55 PM	DNB	12/25/2020 11:53 PM	DNB
Dad GI Bill	1	2	12/15/2020 9:08 PM	DNB	12/25/2020 11:58 PM	DNB
Loans undergrad	2	4	12/15/2020 9:09 PM	DNB	12/26/2020 12:03 AM	DNB
Research positions paid undergrad	1	1	12/15/2020 11:47 PM	DNB	12/26/2020 12:02 AM	DNB
Scholarships in undergrad	1	1	12/15/2020 9:08 PM	DNB	12/25/2020 11:57 PM	DNB
Reason for college	1	3	12/15/2020 9:00 PM	DNB	12/25/2020 11:47 PM	DNB
Reason for grad school	1	1	12/15/2020 9:03 PM	DNB	12/26/2020 12:07 AM	DNB
Repayment	1	4	12/15/2020 11:57 PM	DNB	12/26/2020 12:22 AM	DNB
Deferment COVID	1	2	12/16/2020 12:44 AM	DNB	12/26/2020 12:27 AM	DNB
financial and/or emotional well-being	2	2	12/15/2020 6:33 PM	DNB	12/26/2020 12:48 AM	DNB
Delays other things	1	3	12/16/2020 12:10 AM	DNB	12/26/2020 12:48 AM	DNB
Fire Movement	1	2	12/16/2020 12:13 AM	DNB	12/26/2020 12:49 AM	DNB
Wish she had known	1	1	12/16/2020 12:34 AM	DNB	12/26/2020 12:50 AM	DNB
Already known	1	2	12/16/2020 2:20 AM	DNB	12/26/2020 12:51 AM	DNB
Exposing future children to alt options	1	1	12/16/2020 12:43 AM	DNB	12/26/2020 12:52 AM	DNB
Military	1	2	12/16/2020 12:36 AM	DNB	12/26/2020 12:51 AM	DNB
Husband's debt	1	1	12/16/2020 12:12 AM	DNB	12/26/2020 12:29 AM	DNB
NID PSLF	1	1	12/16/2020 12:45 AM	DNB	12/26/2020 12:28 AM	DNB
Type of loans repaying (select all that apply) -	1	1	12/15/2020 6:33 PM	DNB	12/26/2020 12:25 AM	DNB
Private Loan	1	2	12/15/2020 11:57 PM	DNB	12/26/2020 12:26 AM	DNB
Salient Self-Identities	1	1	12/15/2020 8:58 PM	DNB	12/26/2020 12:52 AM	DNB
In-relation to debt and Black women	1	1	12/16/2020 12:40 AM	DNB	12/26/2020 12:53 AM	DNB

This process was repeated for each individual participant. The purpose of the categorical codes was to organize the content and structure of a participant's story (Josselson, 2011). My rationale was to chronologically order the codes into a biographical interpretation (Riessman, 2008). For each participant, their codes were then used as an outline to write their individual narratives, which focused on their personal experiences and perceptions as Black women funding college and repaying student loan debt

Thematic Narrative Analysis

For this stage in my analysis process, the specific type of narrative analysis that I selected to do was thematic. There are several reasons as to why I chose to do a thematic narrative analysis. First, a thematic narrative analysis focuses on the content concerning what is being told such as events and experiences (Riessman, 2008). My study examined Black women's experiences funding their college education and repaying their student

loan debt. Second, researchers using the thematic narrative approach find relationships in how personal stories are situated within the context of social and historical events, experiences, and issues (Riessman, 2008). For instance, I used BFT and the literature to inform how I explored the individual and collective experiences of Black women repaying student loan debt. Therefore, I examined their diverse experiences with student loan debt based on intersectionality to showcase how Black women do not have monolithic experiences (Collins, 2000). Additionally, I explored financial issues related to student loan debt, sexism, and racism that was discussed in the literature (i.e., Davis et al., 2020; Miller, 2017; Miller, 2021). Third, thematic narrative analysis can be applied to data that is collected from a variety of sources such as interviews, focus groups, and documents (Riessman, 2008). My study involved collecting narrative data using several methods, including a survey, a vignette, and individual interviews.

After writing each participant's individual narrative, I then reviewed the initial codes and categories for each participant in NVivo. Next, I conducted a second level of coding, which involves moving beyond first-level descriptive codes that I used for the individual narratives (Tracy, 2013). Based on my two research questions, I explored theoretical commonalities and identified patterns that I found across the individual cases to see how they applied to each narrative (Auerbach & Silverstein, 2003; Josselson, 2011). The intent was to summarize what I learned about my research questions from the participants' lived experiences and to create theoretical narratives using their own words as much as possible (Auerbach & Silverstein, 2003). Therefore, I titled each theme using the participants' words.

In total, I had four overarching narrative themes based on my two research questions: RQ1) What are Black women's experiences paying back student loans? RQ2) What are Black women's perceptions about the long-term implications of amassing student loan debt? Theme one "You're living a life to pay someone back" and theme two "PSLF: It's kind of a confusing process" were based on my findings for the first research question. The other two themes are based on my findings for my second research question. Theme three is "That's money that could be going to something else" and theme four is "It's a generational issue with my family". Table 3 shows my narrative themes, including a definition, and some exemplars found across the codes.

Table 3

Definitions and exemplars for Narrative Themes

Narrative Theme	Research Question	Definition	Exemplars
"You're living a life to pay someone back"	RQ1) What are Black women's experiences paying back student loans?	Is about how the participants' described how their careers have been influenced by their experiences with student loan debt	Influencing career choice; inability to pay due to job loss or under employment; supplementing income to repay; and delaying retirement
PSLF: "It's kind of a confusing process"	RQ1) What are Black women's experiences paying back student loans?	Is about how the participants were confused or frustrated by the loan forgiveness process	Confused by the process; disagree with its terms; and foresee it as unattainable
"That's money that could be going to something else"	RQ2) What are Black women's perceptions about the long-term implications of amassing student loan debt?	Is about how the participants viewed student loans as financially straining on their income and credit history	How the accruing interest from loans impedes the ability to pay down debt; debt-to-income ratio impacts credit history; and repaying debt prevents other financial opportunities such as saving and homeownership
"It's a generational issue with my family"	RQ2) What are Black women's perceptions about the long-term implications of amassing student loan debt?	Is about participants' family history and future with student loan debt.	Their parents' experiences with student loan debt; obtaining parent PLUS loans to pay for their children's college education; and their spouse's student loan debt

Based on the depth and amount of data collected, I had to present my findings in both chapters four and five. According to Josselson (2011), a narrative analysis can give either a holistic interpretation of a life story and/or categorical interpretation that compares different narratives across cases. For my findings, I opted to do both individual narratives and thematic narratives. Chapter four presents a descriptive summary of the information collected from the survey followed by 13 individual narratives. In comparison, chapter five presents four overarching narrative themes that emerged from the 13 individual stories. My rationale for telling their individual stories first was to recognize and validate each person's story prior to sharing narrative themes based on their collective experiences. This aligns with BFT, which is about understanding, valuing, and honoring Black women's unique and shared lived experiences based on intersectionality (Collins, 2000).

Trustworthiness

I established the trustworthiness of my data in several ways. There are various methods that researchers employ throughout the research process to develop trustworthiness by using credible, dependable, confirmable, and transferability research practices (Bloomberg & Volpe, 2018). For my study, I used journaling, triangulation, thick descriptions, and member checking to maintain the integrity of my research process. Journaling during the research process is also known as taking fieldnotes by documenting any interpretive observations and actions (Tracy, 2013). I journaled about my study using a digital note taking app by Microsoft called OneNote. According to Bloomberg and Volpe (2018), journaling establishes researcher's trustworthiness because it involves reflexivity about my research process which I had to recount about as I was writing my

dissertation. For example, I reflected about my recruitment process, data collection process, analysis, and findings. Additionally, journaling helped me reflect about my positionality by documenting my thoughts, influences, and biases to ensure that I am focused on the participants' stories and not my own.

Another method that I used was triangulation. The purpose of triangulation is to use several methods to collect and examine data (Bloomberg & Volpe, 2018; Braun & Clarke, 2013). I used three different methods for collecting data by conducting a survey, a vignette, and semi-structured interviews. My intention was to develop a multivocal of narratives from each participant to verify the credibility and reliability of my interpretations. Having data from different methods along with my journal helped me to provide thick descriptions of my analysis process. Thick descriptions consist of providing contextual information and interpretations of the data (Braun & Clarke, 2013; Tracy, 2013). Additionally, I used exemplars responses from the participants to represent findings for each narrative theme and quantified their common experiences.

Finally, I contacted each participant with my preliminary findings as a form of member checking (see Appendix I; Appendix J). Each participant received an initial draft of their individual narrative, copy of their transcript, and their responses to the vignette. The purpose for using member checking was to check the credibility and dependability of my qualitative findings from the participants' point of view (Braun & Clark, 2013). I specifically asked for feedback about their narratives. Out of the 13 participants, 10 participants responded to my request to check my initial draft of their individual narratives. Some examples of the feedback that I received by the participants were that they felt "comfortable" about their narrative, thought it was "accurate", or said it looked

“good.” I then conducted minor edits of the narratives based on any request made by a participant. The request either concerned clarifying information or grammatical edits. For example, one of the participants clarified that she lived on campus during undergraduate school but lived at home with her parents when she completed her first master’s degree. Additionally, I had one participant request that I omit certain information that she considered to be identifying such as the regional locations for where she resides and attended school. Based on her requests, I omitted any information that she considered to be identifying for the purposes of confidentiality. Finally, the 13 participants were given a draft of my overarching narrative themes. None of the participants gave any feedback or comments about the themes.

Study Limitations

The following is an explanation about the limitations of my study. One limitation was that my study was restricted to collecting data and interacting with participants virtually due to the COVID-19 pandemic that emerged in 2020. As a result, I offered several methods to gauge participants in my study, which included completing an online questionnaire, responding to open-ended questions by reading a news article online, and doing an individual interview via the phone or video conferencing. However, I recognized that potential participants with limited access to mobile and networked devices were not able to partake in my study. Another limitation that I encountered was recruiting people from the health sciences and the medical profession to participate in an individual interview. The reason may be due to recruitment occurring during the COVID-19 pandemic. During this time, medical and healthcare workers were first responders mitigating the epidemic (Johnson & Butcher, 2020).

Chapter Summary

In summary, this chapter was a review of my study's research design. First, I reviewed my research questions, positionality, and paradigm, which informed how I approach analyzing the data. Then I discussed my research methods, which involved participant selection and recruitment. I also explained how I collected and managed the data for each phase of my study, which involved a survey (Phase I), responses to a vignette (Phase II), and interview transcripts (Phase III). Next, I described my data analysis procedures that first consisted of using a descriptive analysis from the survey's results. For the 13 individual narratives, I inductively used primary-cycling coding to find emerging codes that were descriptive about the participant's lived experiences repaying student loan debt. Then I conducted a thematic analysis using BFT and literature to identify patterns across my dataset using the preliminary codes from their individual narratives. In total, four overarching narrative themes emerged, which were "You're living a life to pay someone back", "PSLF: It's kind of a confusing process", "That's money that could be going to something else", and "It's a generational issue with my family". Afterward, I discussed how I established trustworthiness. Some examples are journaling, triangulation, thick descriptions, and member checking. The chapter then concluded with a review of my study's limitations.

CHAPTER 4

QUESTIONNAIRE AND PERSONAL NARRATIVES

The purpose of my narrative study was to provide insight into Black women's personal experiences with student loans while in repayment to provide a richer analysis of the phenomenon from those that are most likely to be burdened by debt. Two research questions were used to address a contextual understanding of the phenomenon: 1) What are Black women's experiences paying back student loans? 2) What are Black women's perceptions about the long-term implications of amassing student loan debt? In this section, I present my findings from data collected during the three phases of my study. First, I review the results from the questionnaire. Second, I present individual narratives from the 13 participants that were involved in all three phases of the study. I also will present findings in chapter six, which are the thematic narrative findings that emerged from the 13 individual stories.

Questionnaire Results

For the first phase of my study, 824 people responded to the questionnaire. However, 796 respondents were eligible to participate based on the screening criteria. To participate, a respondent must have been at least 18 years old, self-identify as a Black woman, currently owe either U.S. federal and/or private student loans, and currently not be enrolled in a college degree program. I excluded responses from respondents who selected to not consent to phase one of my study, which consisted of completing the survey. I also included a few screening questions to ensure that respondents were at least

18 years old, self-identify as a Black woman, and were not enrolled in college. If a respondent did not meet the criteria, then they could not complete the remainder of the survey. The following section are my descriptive findings from the survey results.

Respondents were asked questions about their demographic background, educational experience, and student loan debt.

Demographic Background

Respondents answered questions about their age, marital status, dependents, work status, career field, and household income. The age range for respondents varied: 18-20 years old (9.8%), 21-29 years old (44.72%) 30-39 years old (29.15%), 40-49 years old (10.93%), 50-59 years old (1.76%), and 3.64% gave no response. For marital status, 57.29% were married, 22.74% were never married, 1.88% divorced, 1.01% separated, 1.4% widowed, and 15.95% gave no response. Also, 59.91% reported having children/and or dependents.

For working status, 43.22% of the respondents reported working as a paid employee and 3.89% reported being self-employed. However, 37.44% reported not working for a variety of reasons such as looking for work (12.56%), retired (12.81%), temporary layoff or furlough (11.06%), disabled (0.38%), and other (0.63%). Additionally, 15.45% gave no response. The respondents that were employed were also asked to provide a text description of their career field. Some examples of the occupational fields given by respondents were education, business, law, nonprofit, government, research, engineering, entertainment, transportation, and medicine and other health professions.

Respondents' ranges for household income varied as well. Table 4 shows the frequencies and percentages for the respondents' household income ranges.

Table 4

Household Income Range Before Taxes Last Year (2019)

Household Income Range	n	%
Less than \$10,000	27	3.39
\$10,000 - \$19,999	9	1.13
\$20,000 - \$29,999	110	13.82
\$30,000 - \$39,999	100	12.56
\$40,000 - \$49,999	123	15.45
\$50,000 - \$59,999	28	3.52
\$60,000 - \$69,999	28	3.52
\$70,000 - \$79,999	18	2.26
\$80,000 - \$89,999	16	2.01
\$90,000 - \$99,999	16	2.01
\$100,000 - \$149,999	68	8.54
More than \$150,000	125	15.70
No Response	128	16.08

Note. N=796

The top three reported household income ranges are more than \$150,000 (15.70%), followed by \$40,000-\$49,999 (15.45%), and then \$20,000-\$29,999 (13.82%), which is probably due to their level education, which is discussed in the next section.

Educational Background

For educational background, respondents were asked if they had a parent or guardian who completed a college degree, highest level of education, field of study, and first and last year of enrollment in college. First, only 17.46% of the respondents reported that they did not have a parent or guardian who completed college, which includes an associate degree. In comparison, 76.76% of respondents reported that their parent or guardian completed college while 5.78% gave no response. Second, 0.38% reported that their highest degree was a high school diploma or GED, 10.18% have some college education, but no degree, 23.37% have an associate degree, 11.43% have a bachelor's degree, 15.70% have a master's degree, 8.67% have a doctoral degree, 26.51% have a

professional degree (i.e., JD or MD), and 3.77% gave no response. Third, the fields of study for the respondents varied as well. About 17.71% of the respondents reported their field of study was in the applied sciences like engineering, medicine, health, and computer science; 11.93% reported social sciences, and 11.31% reported education. Then natural and formal sciences like biology, mathematics, and chemistry (10.43%) were the most reported followed by humanities and the arts (7.91%) and business (7.29%). The remaining respondents reported more than one field of study (12.81%), other (4.9%), and 15.7% gave no response. Fourth, in terms of first year of enrollment in college, the oldest year reported by a respondent was 1979 and the most recent was 2019.

Student Loans

For student loans, respondents were asked about the amount they accumulated, repayment plan, status of repayment, and participation in the Public Service Loan Forgiveness program (PSLF). First, respondents were asked about how much student loan debt they accumulated after they initially completed or graduated from college? Table 5 shows the frequencies and percentages of their responses. Most participants (12.94%) estimated that they initially had \$30,000 to \$39,999 in student loan debt.

Table 5*Frequencies for Student Loan Debt First Accumulated After College*

Range of Student Loan Debt	n	%
Less than \$10,000	75	9.42
\$10,000 to \$19,999	51	6.41
\$20,000 to \$29,999	92	11.56
\$30,000 to \$39,999	103	12.94
\$40,000 to \$49,999	88	11.06
\$50,000 to \$59,999	77	9.67
\$60,000 to \$69,999	78	9.80
\$70,000 to \$79,999	15	1.88
\$80,000 to \$89,999	9	1.13
\$90,000 to \$99,999	11	1.38
\$100,000 to \$149,999	36	4.52
\$150,000 or more	58	7.29
Not sure	34	4.27
No Response	69	8.67

Note. N=796

In comparison, Table 6 shows the frequencies and percentages for their current estimated amount of student loan debt, which may have accumulated over the years because of accruing interest and/or pursuing additional degrees. Most of the respondents (18.09%) estimated that they now owe more than \$150,000 in student loan debt.

Table 6*Frequencies for Current Estimated Amount of Student Loan Debt*

Current Estimated Student Loan Debt	n	%
Less than \$10,000	114	14.32
\$10,000 - \$19,999	111	13.94
\$20,000 - \$29,999	124	15.58
\$30,000 - \$39,999	18	2.26
\$40,000 - \$49,999	20	2.51
\$50,000 - \$59,999	24	3.02
\$60,000 - \$69,999	27	3.39
\$70,000 - \$79,999	28	3.52
\$80,000 - \$89,999	22	2.76
\$90,000 - \$99,999	23	2.89
\$100,000 - \$149,999	72	9.05
More than \$150,000	144	18.09
No Response	69	8.67

Note. N=796

Also, most respondents (54.52%) have federal student loans, 6.53% have a repayment plan for both federal and private student loans, 3.89% have a repayment plan for only private student loans, and 35.05% gave no response.

Additionally, 68.72% of respondents reported that the status of their student loans was in repayment, 18.59% in deferment, forbearance, or grace period, 4.02% in default, and 8.67% gave no response. In terms of the PSLF program, 33.67% have applied or plan to apply for the program, 26.76% applied or plan to apply for the Teacher Loan Forgiveness program, 24.12% do not plan to apply for either program, and 15.45% gave no response. I also asked, “Do you think your lived experiences as a Black woman is relevant to your experiences with student loan debt?” Most of the respondents thought that their lived experiences as Black women are relevant to their experiences with student loan debt. About 32.66% of the respondents selected “definitely yes” and 21.48% selected “probably yes”. However, 16.08% of the respondents selected “might or might not”, 10.80% selected “probably not”, 0.75% selected “definitely not”, and 18.22% gave no response.

Lastly, the survey concluded with two open-ended questions and 651 respondents completed a response to both questions. The first open-ended question asked respondents “How has student loan debt impacted your financial and/or emotional well-being?” The second open-ended question asked respondents “How do you foresee your student loan debt impacting you within the next 5-10 years?” Table 7 shows examples of the responses written by the respondents.

Table 7

Examples of Respondents Responses

Q. How has student loan debt impacted your financial and/or emotional well-being?
<p>Student loan debt has impacted my financial well-being by limiting my ability to acquire various needed assets. For example, I am unable to purchase a home due to my student loans. My well-being is impacted as I am often overwhelmed with the amount of debt I owe and am often discouraged because I see no light at the end of the tunnel. With the current delays to the processing of numerous student loan forgiveness applications, I am not hopeful that I will receive that benefit although I should qualify. I am also hesitant with starting a family because of my financial circumstances related to all debt, including student loans.</p> <p>Greatly. My parents also emphasized the importance of getting an education but unfortunately never talked about struggles of being in debt. They considered it “good debt” and are still paying off their loans to this day. I vowed to not be tied down by loans and thus adopted a very frugal and focused perspective on finances which meant I lived greatly below my means in efforts to save as much money as possible. It meant saying no to a lot of things in college that my friends participated in, studying abroad, etc.</p> <p>It has caused tremendous stress at times in my career as defaulting was not an option since I have a professional license to maintain. There were times where I didn't have enough money to buy food because I had to make sure my loans were paid first.</p>
Q. How do you foresee your student loan debt impacting you within the next 5-10 years?
<p>My plan is to have it paid off in 3-4 years. I realized that with the extra money from the COVID relief on federal loans that I am able to save more and live more comfortably. So, I see the debt being gone as positively impacting my quality of life.</p> <p>I don't think I will be able to save as much as money as I would if I did not have these student loans. Unfortunately, my mother passed this Spring and my father used some of her life insurance and retirement funds to pay off one of the 3 private loans I had. That allowed me have a monthly payment that I could actually afford. With that, my hope is to pay off all of my student loans by 2030. However, if it wasn't for his help, I would be in student loan debt for much longer than that.</p> <p>With my partner's student loans, we have about 100k in student loan debt. That will have a huge impact on our finances, especially if we want to pay them off sooner. Also, we would like to start a family at some point and it makes me feel like we will not have the money to put towards our children's college education because we will be paying off our loans.</p>

I used the responses from the survey, including the open-ended questions to purposefully select a diverse group of participants for the next two phases of the study, which was responding to questions about a vignette and partaking in an individual semi-structured interview.

13 Narratives from Black Women about Student Loan Debt

The following section are the individual narratives that emerged from the 13 participants. The narratives are ordered and presented by age range to explore the life course of student loan debt from Black women's lived perspectives. According to Sullivan et al. (2019), millions of young student loan borrowers experience financial

instability with no emergency or ability to create financial security, which is needed for the life course due to impending retirement, especially for Black borrowers. Therefore, the narratives will explore the lived experiences of Black women borrowers repaying student loan debt starting from those in their early twenties up until the mid-fifties.

Based on Black Feminist Thought, my rationale for presenting the individual narratives first is to center the stories given by each participant to acknowledge how their lived experiences are shaped by their other social identities such as class, age, and marital status (Collins, 2000). Additionally, each narrative will briefly explore how the participants' funded college using student loans to provide context about their acquisition of debt. Next, the narratives will discuss their experiences repaying student loan debt in exploration of my two research questions. Then in chapter five I will review the overarching narrative themes that emerged from the 13 narratives.

Gina's Narrative: Cautiously Funding College

Pseudonym	Gina
Age Range	21-29
Highest Level of Education	Bachelor's degree in college (4-year)
Field of Study	Social Sciences (International Affairs)
First Enrolled in College	2015
Years in Repayment	1-5 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$20,000 to \$29,999
Current amount of student loan debt	\$10,000 - \$19,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, Parent PLUS Loans and/or Grad PLUS loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	AmeriCorps Vista
Marital Status	Never married
Children and/or dependents	No
Household Income	\$10,000 - \$19,999
Identity as a Black woman relevant to Student Loan Debt	Probably yes

Gina identifies as a Black cisgender woman. About a year ago, Gina earned her bachelor's degree as a second-generation college graduate at a large public research university in the Southeast, which is also a Predominately White Institution (PWI). After completing undergraduate school, Gina volunteered to be in the AmeriCorps' Volunteers in Service to America (VISTA), which is a federal program managed by the Corporation for National & Community Service. The purpose is to recruit Americans to serve in volunteered paid programs that focus on assisting low-income and impoverished

communities (AmeriCorps, n.d.). In the future, Gina aspires to obtain a career in public finance or international development working for the United Nations or another global organization that deals with financial development.

Funding College

Gina was enrolled in undergraduate school as an in-state student. She completed her bachelor's degree in international affairs in 2019. At the time of our interview, she was temporarily residing in the Southeast with a relative and anticipating attending graduate school in another country to study international public policy. I asked Gina about why she chose to attend college and how she funded her education.

Both my parents had bachelor's degrees. My dad went to [Historically Black College and University (HBCU) in the Southeast] and my mom went to [another HBCU in the Southeast]. It was kind of enforced on me and my siblings. My siblings didn't end up going to college. I was the only one. I also saw it as an avenue to raise my socioeconomic status too. That's definitely why I am in college. I also just love learning and I really, really valued education at my age. She also discussed how she grew up in a single-parent household with her mother. Her parents divorced when she was a young child. Although her father was middle-class, Gina's mother had a lower-income status. Her family's financial dynamics made her anxious and cautious about funding her college education. It was evident from speaking to Gina that she has been cautious about the cost of her college education.

Gina received funding from the state's merit-based scholarship program and the Pell grant, but attended one of her state's most expensive public research universities as an in-state resident. She used subsidized and unsubsidized loans to primarily cover living

expenses throughout undergraduate school such as her meal plan, rent, food, and other school-related expenses. After her first year in college, “I got off the meal plan after that because it was too much. I didn't want to take out more loans than I actually needed to use”, said Gina. She also moved off campus to save money. Additionally, Gina worked multiple jobs throughout her four years of college. She was able to get her student loan debt below \$20,000 by gradually decreasing the amount of loans she requested each year. However, she replaced the needed funds with part-time employment. At one point, she simultaneously was working several part-time jobs. Furthermore, Gina’s father took out a Parent PLUS Loan to help cover her college expenses.

I then asked Gina about her experience trying to find additional funding for college. She explained that she did not look into other scholarships besides the one she received from the state. Gina felt she was not competitive enough to receive one. Additionally, Gina recalled receiving little guidance from her high school counselors about funding college. Therefore, it was not until college that Gina became more knowledgeable about finding funding for her postsecondary education.

Student Loan Repayment

Currently, Gina owes about \$15,000 in student loan debt, but she is in forbearance because of the CARES Act. Her student loans will also be in deferment when she enrolls in graduate school, but she is concerned about the interest accumulating. Therefore, Gina’s goal is to pay down her debt as soon as possible after she completes her master’s program.

An approach that she intends to use is her Sigel award from the AmeriCorps Vista program, which she estimated to be around 6,000 dollars. Funding from the Sigel award

may be used towards repaying student loan debt from the federal government or a state entity. Furthermore, she paid off some of her student loan debt with her inheritance after her father passed.

I also asked Gina about how student loans impacted her everyday life. At this time, she is not concerned about her student loan debt. Gina explained that repaying student loans does not affect her emotionally, but she foresees it potentially impacting her financially in the future. Some of the examples she spoke about was mortgaging a home and making investments. She also talked about how student loan debt may impact planning for a family in the future.

I was concerned because my current partner doesn't have any student loan debt.

We've been open and honest about our finances, but I was concerned a little bit saying I have this debt and if we do get married eventually it's just shared debt.

It's both of our debt. That's something that did give me a little bit of an anxiety, but it's something I think can be paid down or paid down in the next...seven to eight years.

In terms of potential children, Gina reflected that "I hope that my kids can go to college and graduate debt free." However, "If absolutely necessary then I will take out a Parent PLUS loan, but I don't want to do any of those things because of my experience," she said.

Gina and I also spoke about the PSLF program because she may potentially work in the public sector. She explained that her AmeriCorps program had a professional development activity about PSLF. However, she still found the process confusing and

was concerned that applications for loan forgiveness were commonly denied. Therefore, she was uncertain about the criteria for the program.

Lastly, Gina hopes that Black women will be free of student loan debt. She spoke about being driven to continue her college education like other Black women, but also worried about the accruing student loan debt. She stated:

I mean more Black women are getting educated nowadays than almost any other racial group, any other group period. So, I feel like this drive. I just hope that with this drive that more Black women will kind of reach financial freedom and independence from loans and whatnot. I really do believe that. I'm not quite sure.

I truly hope that Black women have freedom from student loan debt, especially as we become more educated and seeing more career opportunities.

Gina felt that her student loan debt has put pressure on her to take on a high paying job when she graduates with a master's degree, although she prefers to work in the non-profit sector. As of now, she is preparing to return to college to pursue her master's degree overseas in a European country. She found a reasonable priced graduate program in another country compared to the cost for the same degree at similar institutions in the United States. Her master's program is for 12-months and will only cost her about 28,000 dollars.

Summary

Gina is a second-generation college graduate. For Gina, the motivation to go to college was primarily about social mobility. She managed to owe less than \$20,000 in student loan debt due to working several jobs while in undergraduate school to limit her use of student loans. She also obtained the Pell grant and a state scholarship, but she

needed the loans to cover living expenses. Furthermore, her father obtained a Parent PLUS loan to cover her college expenses although he finished paying his student loan debt in his fifties. She plans to pursue a graduate education overseas because it more affordable in Europe. After completing her master's degree, Gina has some concerns about how her debt from undergraduate school may initially impact her financially. Therefore, she wants to initially work in the private sector to quickly pay off her debt. She does not aspire to apply for the PSLF program because the process seemed confusing and unattainable.

Rebekah' Narrative: Financial Access to College

Pseudonym	Rebekah
Age Range	21-29
Highest Level of Education	Two Master's degrees
Field of Study	Social Sciences & Education
First Enrolled in College	2009
Years in Repayment	6-10 years
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	\$30,000 to \$39,999
Current amount of student loan debt	More than \$150,000
Type of Institution(s) used student loans for?	Private, non-profit Institution
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, Parent PLUS Loans and/or Grad PLUS loans
Current Stats of Student Loans	Repayment
Federal Student Loan Repayment Plan	IBR (Income-Based Repayment)
Employment Status	Working (paid employee)
Job title and field of occupation	Crisis Counselor Coach (Mental Health)
Marital Status	Never married
Children and/or dependents	No
Household Income	\$60,000 - \$69,999
Identity as a Black woman relevant to Student Loan Debt	Probably yes

Rebekah is from a city in the Midwest. She identifies as a single Black woman with no kids who is a first-generation college graduate from a low-income family. In elementary school, she was identified as a gifted child and earned her associate degree before graduating high school. Rebekah's career background is in mental health and college access. Presently, she works for a 24/7 crisis helpline where she trains volunteers about crisis intervention. She also operates a business as a freelance writer. Eventually, she would like to open a private practice doing therapy or life coaching while continuing her other business doing freelance writing and blogging.

Funding College

In the fourth grade, Rebekah was identified as being gifted. She remembers always loving to learn. For Rebekah, going to college was an expectation due to her gifted background. She did not feel pressured to obtain a college degree, but knew she wanted to study psychology since the eighth grade. However, finding funding for her postsecondary education was a challenging experience as a first-generation college graduate from a low-socioeconomic household. Her parents were not able to help with navigating the financial process but supported Rebekah in other ways such as taking her on college tours.

Before earning a bachelor's degree, Rebekah was a dual enrolled student at a community college when she was in high school. Her associate degree in general studies was paid for by her home state. In high school, Rebekah was assigned to a school counselor that assisted students enrolled in postsecondary programs. After high school, Rebekah wanted to pursue a degree that enabled her to help people, so she majored in psychology and criminal justice with a minor in social work. She attended a large PWI, which was a private university in the same Midwestern state. She completed her degree within three years and funded it by using student loans, scholarships, and working part-time. In total, she amassed around \$30,000 in student loans from her undergraduate education. Additionally, Rebekah successfully secured about \$20,000 to \$25,000 per year in scholarships to fund her undergraduate tuition. She remembered using Google's search engine to find scholarship sites like Fastweb and Scholarships.com for funding.

After graduating with a bachelor's degree, Rebekah went to another private institution to earn a Master of Social Work (MSW) degree. Tuition was about \$50,000 to

\$60,000 per year. She was able to complete her MSW within two years and paid for it using mostly student loans. In total, Rebekah accrued over \$100,000 in student loan debt from graduate school. However, she lived with her parents to save on living expenses. Additionally, she recalled having an annual scholarship for 10,000 dollars. I asked if Rebekah could clarify the types of student loans that she obtained for her MSW degree. She was not too certain about the types of loans that she had for graduate school but believed she may have used Grad PLUS loans.

After her MSW, she joined the AmeriCorps program for two years doing college access work. Rebekah was then hired as a full-time employee and worked for another year before she returned to graduate school. She decided to pursue a second master's degree in higher education at a different private university. From the AmeriCorps program, Rebekah earned the Sigel Award, which she used towards her Master of Education (M.Ed.) degree. She also paid for the remaining cost out of pocket by working a full-time job.

Rebekah explained that she selected private colleges based on her interest in their programs and was not concerned about the price of tuition at the time. Rebekah also lamented about her decisions to attend a private institution for her MSW degree. She was told "because I went to [Private PWI University]...that was why I got a job." Now, she owes \$130,000 to \$150,000 in student loan debt. She primarily needed student loans to pay tuition but used about \$5,000 towards purchasing a car for transportation to commute to college and work. We then discussed her perceptions about using student loans for college access and her thoughts about repayment.

Student Loan Repayment

Rebekah is on the IBR plan, so she may qualify in the future for the PSLF program. She views the amount that she had to repay per month as being fair. When she first started making payments, she owed about \$271 per month. However, her payments recently went up to \$321 when she had to re-certify her income for the IBR plan. Shortly afterward, her student loan payments were placed in forbearance due to the CARES Act. Rebekah shared her thoughts about amassing student loan debt and repayment.

I remember like when I started my MSW, we were doing like a new student luncheon or whatever. This always sticks out in my mind, and I remembered it like since then. This woman said “I don't care about how much student loans I get. I'll just pay it. I'll just pay it back to the government and I'll do it for the rest of my life if I have to.” And I was like that's interesting. Then I was like well, maybe, I don't care how much I take out because I don't mind paying it back. I mind now.

I'm not looking forward to paying again. I also worried about my payment going up because of my blog and my freelance writing. My income has gone up like significantly, which is great, but also, fuck. I think you want to make more money because like more money isn't going to hurt, but also, it does hurt your student loans. So, I would love if Bernie Sanders got elected (2020 President) and he got rid of student loans.

She reflected that “it shouldn't be hard to get an education.” She has been able to have conversations with social workers in Europe and discussed their higher education system. She explained that in some countries higher education is free. “ Like we can do it, why

don't we? But then like you're talking about capitalism and White supremacy and all those things,” Rebekah said.

However, Rebekah does not view student loans as a hindrance to her everyday life, but she foresees it as a barrier to her overall financial aspirations to purchase a house. She wants to be able to afford a home within the next two years or so. In terms of impacting her plans for a family in the future, Rebekah mentioned wanting to have kids and informing them about student loans and finances. She wants to also pay for her potential children’s future by opening a 529 plan and helping them find scholarships, or just paying for it herself.

Additionally, Rebekah views her student loan debt as the price of financial access for college and career attainment, which she does not regret.

I see it as access and opportunity because without these student loans, I wouldn't have been able to go to school at all. My parents wouldn't have been able to pay for it. I wouldn't have been able to pay for it. I didn't get enough grants or scholarships to pay for it. Even though I already had my associate degree. I don't think that it would have been enough.

When I look back at everything I've learned, everything that I've been able to do. I went to college. I traveled out of the country for the first time because I went to college. I traveled the second time because I was in grad school. I've seen behind the scenes things that people don't get to see. I've had jobs that I don't think I would have been able to get. So, if I had to do exactly the same way...I would because I love where I ended up.

When we do talk about it (student loans)... it's always negative and not like student loans are fantastic. We don't talk about...One, the opportunity that they provide and...Two, how to make smart student loan decisions and how to make college efficient.

In essence, Rebekah has no regrets about borrowing student loans even if her overall debt is over 100,000 dollars. Rebekah plans to qualify for the PSLF program. For Rebekah, there will be “light at the end” after she completes 120 consecutive IBR repayments for the PSLF program, which will forgive her remaining student loan debt.

Summary

Rebekah is a first-generation college graduate from a low-socioeconomic background. She was identified as gifted as a child and completed her associate degree prior to graduating from high school. Rebekah obtained scholarships for her bachelor's degree, but Rebekah still needed student loans to financially access higher education. Although she only accumulated around \$30,000 in student loans from undergraduate school, a significant amount of her debt is from her MSW degree. Furthermore, her degrees gave her access to a career that she enjoys doing. However, Rebekah questioned, “But, were those doors like worth it...for the amount of debt that I'm in? Probably not.” Nevertheless, she has no doubts or regrets about it.

Pikachu's Family Narrative: Repaying Student Loan Debt

Pseudonym	Pikachu
Age Range	21-29
Highest Level of Education	Bachelor's degree in college (4-year)
Field of Study	Humanities and the Arts (Philosophy) & Other (Human Rights)
First Enrolled in College	2015
Years in Repayment	0-11 months
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$20,000 to \$29,999
Current amount of student loan debt	\$20,000 to \$29,999
Type of Institution(s) used student loans for?	Private, non-profit Institution
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	Human Services Assistant & Social Services
Marital Status	Never married
Children and/or dependents	No
Household Income	\$70,000 - \$79,999
Identity as a Black woman relevant to Student Loan Debt	Probably yes

Pikachu is a Black American Afro Latina woman. She grew up in a major metropolitan city in the Mid-Atlantic region of the United States. Her family is of Nicaraguan, Spaniard, and Indigenous descent. She also disclosed that although she is a plus size woman, her light skin privileges her in everyday life. Another privilege that she spoke about was her educational trajectory, which exclusively been a private education since kindergarten. Furthermore, she is a second-generation college graduate. Her mother earned a degree, but her father did not attend college. Currently, Pikachu works as a human services assistant for a local government agency in the Northeast. She provides

social services to residents who are applying to the Supplemental Nutrition Assistance Program (SNAP). Previously, she was a case manager for a non-profit organization assisting persons experiencing homelessness with finding housing. In the future, she aspires to do international human rights work for the United Nations.

Funding College

Pikachu's family was influential in her decision to attend college. There was no "ifs, ands, or buts" about it. She attended a private high school and aspired to attend a prestigious college due to her peers from more affluent backgrounds interest in Ivy institutions. She also wanted to make her family proud. "I just knew that my ancestors...did not put me in this position for me to not choose as good a school as I could get into," Pikachu mentioned.

In 2019, Pikachu graduated from a PWI private liberal arts college located in the Northeast. She majored in philosophy and human rights with a concentration in Middle Eastern studies. At first, Pikachu selected philosophy as her major because she enjoyed her introductory course and to prepare to study law. Later, Pikachu added a second major in Human Rights because of her involvement in social justice work while in high school. The private college that Pikachu attended was initially \$65,000 per year, which included room and board. Although tuition was around \$65,000 per year, Pikachu explained that the college offered need-based aid, which was a better deal compared to the public institution she initially planned to attend. She was also strategic about finding ways to cut cost such as being on her parents' health insurance plan and living off campus. Pikachu was also awarded work study but worked a student position on-campus instead. Furthermore, her parents helped pay for college. She explained that her parents did not

have a savings set aside for college but were able to afford making monthly payments which totaled about \$3,000 to \$4,000 per semester.

Regardless, Pikachu needed student loans to cover some of her college expenses, but she graduated with less than \$30,000 in debt after four years. She borrowed federal subsidized and unsubsidized student loans. Pikachu used student loans primarily to cover the cost of her tuition, school supplies, and living expenses such as food. After graduating, Pikachu decided to work for a few years before returning to college for either a Juris Doctorate (J.D.) or Master of Arts (M.A.) degree. Afterward, she plans to pursue a career in international human rights law. Pikachu is considering using student loans to fund her professional or graduate degree, but her family is willing to help her pay too.

Student Loan Repayment

Pikachu first started repaying student loans in November 2019, but she has been in forbearance since March 2020 due to the CARES Act. She found out that her student loans were in forbearance from the news. When she was in repayment, Pikachu's family was helping her repay her student loan debt. Her father had the payments deducted from his bank account because Pikachu did not have enough money from working in social services to cover both living expenses and repaying her student loans. She calculated \$164 per month to repay her student loans on top of rent, utilities, and groceries.

My dad says, "Don't worry. You know, we're going to pay it off. It's going to get down to zero." But still just seeing that high number. That just gives you that anxiety and just wishing that there was better social government access like accessibility of lowering it. I just wish there was more options to lower it without having to just keep pouring your own money into it. Not seeing a dent in paying

off debt due to the money going towards the interest. I mean I graduated with about 28K-30K in debt...so I had to take out more unsubsidized loans, which truly sucked because I knew the interest would bite me in the ass in the future. At the same time, I had no choice.

Pikachu is thankful that her family offered to help fund her college education and repay her student loan debt. She also plans to continue paying down her debt when she returns to college, even if her loans are in deferment while in graduate school. However, she contemplated how it may impact her career working in the nonprofit sector to qualify for the PSLF program.

Like all my friends, we just been discussing a lot...if for every year they took off like anywhere from 2% to 5% or something like...taking off maybe \$1,000 or \$2,000 a year because you worked in a nonprofit or some kind of service for a year. So many more people would want to be teachers or work in a nonprofit.

You'll be getting some top people. I just feel like you shouldn't have to give away 10 years of your life for shitty pay just to pay off the debt.

As of now, she is content with the amount of student loan debt accumulated so far because she is "below the national average." Therefore, Pikachu explained that she does not feel impacted by student loan debt.

Summary

Pikachu is a second-generation college graduate who accrued less than \$30,000 in student loan debt from a private undergraduate education. She was able to secure scholarships and had family financial support, but still needed student loans to cover tuition. In the future, her debt may exacerbate because she plans to attend law school or a

master's program. However, she plans to work in the public sector to qualify for the PSLF program in the future. Additionally, her family has offered to support helping her repay her student loan debt.

CJ Walker's Narrative: Obtaining Student Loans with a Conviction

Pseudonym	CJ Walker
Age Range	30-39
Highest Level of Education	Master's degree
Field of Study	Natural & Formal Science, Social Science & Other (Real Estate & Social work)
First Enrolled in College	2009
Years in Repayment	6-10 years
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	\$30,000 to \$39,999
Current amount of student loan debt	\$100,000 - \$149,999
Type of Institution(s) used student loans for?	Public University or College, Public Community or Technical College, & Private, non-profit institution
Types of loans repaying	Unsubsidized Stafford Loans & Subsidized Stafford Loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	Social Service Practitioner, Public Service
Marital Status	Married
Children and/or dependents	2
Household Income	\$10,000 - \$19,999
Identity as a Black woman relevant to Student Loan Debt	Definitely yes

CJ Walker identifies as an African American woman, 39 years old, and a mother. She grew up on the West coast in a single parent household. Also, she was a single parent while in college. Recently, CJ Walker was hired as a social worker for a county in [a West coast state] near [major U.S. city]. She eventually plans to become a licensed clinical social worker, so she may be able to individually counsel people about mental and behavioral health. CJ Walker explained that pursuing a college degree has provided her with job opportunities that would have not been accessible to her. Also, attending college has inspired her children to go as well. "My children watch me go to school, they

want to go to school,” said CJ Walker. One of her sons enlisted in the military, which is paying for his college education. CJ Walker then talked about her educational background, college trajectory and funding, and thoughts about repaying her student loan debt.

Funding College

CJ Walker did not complete high school after she had her eldest son at 16 years old. At 19 years old, she earned her GED and then became a certified nurse. Later she earned a real estate license but decided to pursue her associate degrees in 2009 after the housing market crashed. She earned associate degrees in numerous fields of studies such as math, chemistry, and psychology. CJ Walker explained that she took a broad range of courses and applied for every qualifying major based on her coursework at a public community college.

When CJ Walker first started college, she received the Pell grant and a grant from the state. The state grant was for associate degree seeking students from low-income backgrounds who had at least a 3.0 GPA, which awarded her \$500 a semester. She was able to cover the cost of her books and transportation with the state grant while the Pell grant funded her tuition and fees. CJ Walker also mentioned that she obtained a family scholarship set up in her grandmother’s name to help family members go to college.

At the community college, she was also enrolled in an Associate Degree to Transfer (ADT) program, which guarantees admittance into a participating four-year institution. After graduating with her associate’s, CJ Walker transferred to a public PWI university that was ranked highly in her home state and earned a psychology degree. For her bachelor’s degree, CJ Walker started to rely on student loans to fund her college

education. She continued using student loans to pay for graduate school too. After undergrad, CJ Walker completed a master's program in social work at a private non-profit religious university.

CJ Walker then revealed why she was limited to using student loans to fund most of her college education.

I had ended up getting a felony while I was in school. I don't know if you know that they actually have laws that bar people who have felons from getting certain kind of aid. Like the Pell grant and stuff. I actually was able to get that before I got my felony, or I wouldn't never got that free money.

They bar you (from grants). So, that's what I'm saying. If it was not for loans, a lot of stuff, I wouldn't have been able to get it. Just to give you that other aspect. I don't think people know how the institution of the criminal system bars us so much further from housing to education also.

like I said, since I was able to get the Pell grants before I got my conviction. So, I got that money. I got it right on time. I guess because I wouldn't have been able to get it. But, I think they are moving towards changing that law. But, when I was in school, I would have been messed up. All that time that I did working on them degrees...working on even just my associates. If I had got that felony just a year earlier, I would have nothing. I would have went to school all that time and walked away with nothing because they bar felons. I guess because they are saying it's like "free money and we don't want to give it to people like you" type of thing.

I got my felony before I started my bachelor's degree. So, I actually, I was on probation. My whole bachelor's and then I've been off probation now for two years. So, actually I got off probation earlier after my first year on probation. They reduce my felony to a misdemeanor and then after four years on probation, they dismissed the charges, all the way. I'm actually waiting to get a pardon from the governor right now.

But most of the reason why I was able to get those reductions and get that kind of sentencing is because I was in school. I had good things that I could say about myself. So, I also was a foster parent. So, I had like these people to say like, "Yes, she made this mistake, but look at these kids she raised and looked at what she's doing." If I had not been in school, I probably would have ended up in jail.

CJ Walker also needed student loans for living expenses because she did not have any other financial support while in college. Student loans helped pay for her mortgage, utilities, and financially take care of her children. Without student loans she "wouldn't have been able to survive at that time." In total, CJ Walker estimated that she owes \$140,000 from a combination of unsubsidized and subsidized loans. "Even though I got this debt, I don't even care because with this degree I can make my dreams come true," said CJ Walker. Her dream was securing a job as a social worker.

Student Loan Repayment

CJ Walker was not able to immediately find a job after completing her degree, so her IBR payments were in deferment. She shared what it was like applying for jobs with a criminal conviction.

I had my felony expunged and reduced. On the background application, they asked you if you've had it dismissed, reduced, or expunged: Do not list it. But, I think in some states they haven't made those changes. This is new. Before maybe one or two years ago, that would not have been an option. I would have been unemployable. It was traumatic for me and I was always scared of like getting a job, but because I had these degrees, and I knew how to write these letters. I wrote letters to the court and wrote letters to the judge to get better things for myself and more opportunities.

Now, the federal government mandated that federal student loans be in forbearance because of the CARES Act. CJ Walker calculated that her repayments may have been around \$400 a month if she were in repayment since she is currently working as a social worker. In the future, she foresaw repaying student loan debt as a hinderance due to the PSLF program, years in repayment, and compounding interests.

First, CJ Walker was uncertain if she qualified for the PSLF Program, which requires 10 years of full-time work in the public sector. From her understanding, she expected to work in social services for the next 20 years to qualify for student loan forgiveness. She thought that the PSLF program requires 10 years of service in the public sector for undergraduate loans, but 20 years for graduate student loans. Second, she was worried about repaying her student loan debt for the next 20 years, especially as a Black woman wanting to retire early in life.

Yeah, I don't want to work for the next 20 years, Danielle. I'm trying to work like maybe seven more years. I'm trying to make my life happen. I will have to work 25 years just to pay that back. The average life expectancy for a Black woman is

68 years old. I don't want to work myself to death. I went to school, so I can make good money and then now you telling me, basically I work for the rest of my life to pay that money.

Third, CJ Walker was worried about how the compounding interests impacted her debt-to-income ratio. Prior to receiving student loans, she remembered doing student loan counseling but didn't really comprehend the information given at the time.

So, that's my biggest debt (student loans) when people calculate my availability to buy another house. I have \$140,000 in debt against me. So, when they calculate and looking at me and looking at my income and my ability to qualify for a home that's \$140,000, I lose off the top. So, if I was going to qualify for \$600,000 loan (mortgage) because of that \$140,000, I'm only gonna qualify for \$460 [thousand]. I like to own. I have never rented. Where I live, I live in the sticks. I pay \$200,000. To move back to where I grew up at that's \$500,000 and that's [near a major city on the west coast].

CJ Walker also mentioned that she had other forms of passive income to repay her student loan debt but being in repayment still hinders her ability to save for a new home and delays retirement.

Summary

CJ Walker viewed student loans as a necessity to fund her college education. At one point, she was eligible for grants but eventually only qualified for student loans because of a criminal conviction. She explained how her college degrees helped with reducing her conviction from a felony to a misdemeanor. Additionally, CJ Walker was able to start a career as a social worker. However, she is now saddled with over \$140,000

in student loan debt, which she predicts will hinder her ability to save, purchase a new home, and retire earlier in life.

Ellie J's Narrative: Overcoming Defaulting on Student Loans

Pseudonym	Ellie J
Age Range	30-39
Highest Level of Education	Some college but no degree
Field of Study	No response
First Enrolled in College	2003
Years in Repayment	1-5 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$50,000 to \$59,999
Current amount of student loan debt	\$20,000 - \$29,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Unsubsidized Stafford Loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	Military
Marital Status	Married
Children and/or dependents	2 children
Household Income	\$60,000 - \$69,999
Identity as a Black woman relevant to Student Loan Debt	Definitely yes

Ellie J described her salient identities as being a Black mother and military veteran. She is married with two children. One is 10 years old, and the other is seven years old. She also has an 18-year-old stepson who is enlisted in the military. Recently, Ellie J retired from her career in the military. She now works at an elementary school as a paraprofessional. During the study, Ellie J decided to return to college and enroll in an education program that will prepare her for a career as a mathematics teacher. She also mentioned that she is a second-generation college student who grew up in a mid-Atlantic state but resides with her family and attends college in the Midwest.

Funding College

After high school, Ellie J attended a Public PWI research university in the Midwest as an out-of-state student. She was also accepted into a program that provided support and guidance for minoritized students at the institution. When she was first enrolled, Ellie J had secured funding from the Pell grant and work study. However, the funding was not enough to completely cover her tuition as an out-of-state student. So, she had to borrow student loans, including a Parent PLUS loan that her mother obtained.

At the university, Ellie J remembers attending a financial aid workshop with her mother and twin sister but found the student loan process to be daunting. She mentioned that her mother was not able to guide her through the process, although her mother is a college graduate. Her mother did not use student loans for college because Ellie J's grandparents were able to fund it. However, Ellie J's mother did financially support her as well by paying \$5,000 out of pocket for Ellie J's second year in college.

At the same time, Ellie J's twin sister attended college in the Southeast. Paying for college soon became a financial strain for their mother who was the head of a single-parent and low-income household with five children. When her younger sister started college, Ellie J alleviated the financial burden for her mother by working between 30-40 hours per week while being enrolled full-time in college.

Shortly after working full-time, Ellie J left the university because she could not afford to attend. Then she got married and had children. Ellie J shared her thoughts about not initially completing her degree as a Black woman:

Black women who started out going to college and then maybe they didn't finish.

That's one of the hurdles that they face in their regular life is being able to find a

job or being able to buy a house, especially at this age that we are now. Where we're 35 and most of us have families and found other jobs, but we want to move on and grow. Student loans is something that kind of hangs over everybody's head. You know, we definitely joke if "I didn't have to pay Navient" or "If I wasn't dealing with Navient." It's like a running joke with us.

At one point, Ellie J briefly returned to college by enrolling at a local community college. She explained that her and her husband participated in a certificate program at the community college while receiving unemployment services. She was able to use funding from the Pell grant program to pay for the program. However, Ellie J did not qualify for student loans because she had defaulted on repayment after her grace period ended after she left the university. Soon afterwards, Ellie J enlisted in the military because of her family's financial hardships. She served eight years in active duty and had completed her service two weeks prior to our interview.

In the military, Ellie J had taken courses for job promotions, which was paid by the military's tuition assistance program. "You can use up to \$4800 or 16 credits and they (military) pay for it. The military pays for it, so that you don't have to use financial aid," said Ellie J. Now, she is participating in the Troops to Teachers program at a public PWI in the Midwest. The program is designed for soldiers that leave the military to apply their transferrable skills in the field of education. Veterans also become certified teachers in their home state. Additionally, Ellie J qualifies for funding for her teaching degree with the money she earned from the GI Bill. She explained, "If you complete 36 months of service, then you get 100% of the GI Bill and then anything less than that, you get a lower percentage." In total, Ellie J served eight years in the military and will receive

100% of her GI bill. Therefore, her education is completely covered by the Troops to Teachers program and the GI Bill.

In terms of paying for her children's college education, Ellie J's partner had stayed in the military longer than they had originally anticipated, so he would be able to transfer his GI Bill to their children. Her partner was required to complete at least six years of service to qualify and then commit another four years of service to transfer the funding to their children. She explained that "he'll wind up doing 10 years just to be able to transfer that to the girls."

Student Loan Repayment

From 2006 to 2011, Ellie J was in default for not repaying her student loan debt. She disclosed that she was not able to afford her required \$400 monthly payments because both her and her husband worked minimum wage positions. Furthermore, Ellie J needed to cover the cost of daycare so she could go to work. She shared her feelings about that time.

The repayment process definitely felt like it was a time where they were like bullying. Because it's like you get the letters while you're in default. "Oh, we're going to take your taxes or we're going to garnish check or garnish your wages." It's kind of like an intimidation factor, especially when you don't know it's coming. Or you think you have more time with the repayment thing. Or you think that they'll even be lenient. I should be able to explain to somebody that I'm going through financial hardship...I'm not able to pay this back. If you don't articulate it to them, they don't know, so they still send you the letters and they still call you. It's a lot. I remember at the time that it was happening. It was like overwhelming.

Then...I remember one point it was like ::Imitates loan servicer:: “We'll sit down and we'll go over your bills, and then we'll do a repayment plan based off of your income.” I'm making \$7.45 working at [a fast-food restaurant] and then tips working at [another restaurant]. So, I don't really know...what the repayment process is going to look like right now. I remember that phone call distinctly. I'm like...how would you base somebody's income off of working minimum wage jobs? Then just like avoiding the...phone calls. I'm just not going to answer this...because I know that I don't have any money to pay you back.

However, Ellie J did not realize the implications for defaulting until she enlisted in the military. She took the entrance exam, which is called ASVAB (Armed Services Vocational Aptitude Battery exam). She scored extremely high and qualified for a position in intel, but she was disqualified after her background check, which included a credit report. As a result, she was not able to acquire a security clearance, which is needed for intel, because of her debt.

It was like my student loans and then I had like a medical bill from when I first got pregnant and first went to go get the ultrasound. I didn't have health insurance at that time. It was like those two things...the amount of debt that I had ...was like \$53,000 of student loans and that debt-to-income ratio was too high.

The military re-assigned her to a different position, which was called small arms repair. “It was fixing weapons,” stated Ellie J. Her military rank remained the same, but she did not receive a \$10,000 bonus since she was not enlisted as intel. She lamented, “You know, it might not seem like it's a lot, but at the time...coming into the military and then having a small kid...I could have used that \$10,000 bonus.” Furthermore, the military

stipulated that she had to repay her student loans. Ellie J stated, “So, while I was in basic training...they just started taking a deduction right from my check to start paying back my student loans.” She also mentioned that her colleagues in intel were able to get similar positions in the private sector after they were honorably discharged from serving. “Just from being in the military, without any sort of college degree, they were able to use the skills that they learned in intel to take those to a civilian career,” Ellie J explained. From 2012 to 2015, Ellie J was in repayment until she was deployed overseas in 2016. While in deployment, her student loans were in deferment until 2018.

Overall, Ellie J felt relieved that the military helped her with the repayment process. “I don't have to deal with the harassing phone calls, and I don't have to get the letters.” However, Ellie J shared that she was living paycheck to paycheck while in repayment.

I was making more than I was being on unemployment. I think...my first year, I was making like \$700 or \$800 a paycheck...with the [military] at the lowest rank. It was paying your taxes and then it was that automatic hundred dollars that they take out to put into your GI bill, but then also the money that I was paying out to my student loans, and I had a daughter in daycare. Then we got a super high interest rate on a car. We got a Chevy Impala. It was like a 2008 Chevy Impala and my interest rate was like 18% on it. So...it was like we were literally living paycheck to paycheck, but the student loan is being paid.

As of now, Ellie J's student loans are in deferment. At first, her loans went into forbearance because of the CARES Act, but now she qualifies for deferment based on her full-time enrollment in college. Furthermore, her student loan debt is down to \$29,000

but was originally around 53,000 dollars. Her husband also had around \$80,000 to \$90,000 in student loan debt but has been able to pay it down to 40,000 dollars.

During her military career, Ellie J learned about the student loan forgiveness program for service members. Her recruiter did not inform her that student loan forgiveness was an option when she had initially enlisted. Ellie J found out about the military's student loan forgiveness program two or three years later. Apparently, the military offers potential recruits the option to participate in a student loan repayment program where they pay off enlistee's student loan debt in lieu of receiving an enlistment bonus. Ellie J disclosed that it is an option not often discussed with potential recruits because a lot of people enlist after high school and not necessarily after college.

I asked Ellie J if there was anything that she wished she had known about student loans before attending college. She mentioned that she would like to have known more about finances. She explained that "I wish finances talked about more realistically in the Black community as a whole, not just student loans." Additionally, she wished that she had considered attending college in-state, so her tuition would have been more affordable. Ellie J also would have liked for her high school to provide information about how to fund college.

Ellie J and I then discussed how student loans have impacted her everyday life. Besides, affecting her career trajectory in the military, she mentioned that her debt-to-income ratio was impacted. For instance, her debt-to-income ratio financially determined the interest rate for her and her husband's mortgage. Although, they did not have a lot of credit besides their student loan debt.

Summary

Ellie J is a second-generation college student, but her mother was not familiar with the student loan process. Additionally, Ellie J grew up in a single parent and low-income household. She needed student loans in addition to grants and work-study when she first initially attended college. However, college as an out-of-state student was unaffordable, so she stopped attending. Unfortunately, she did not understand the repercussion for defaulting on her student loan repayments until she joined the military. She was unable to obtain a security clearance for a career in intel even though she met all the other qualifications, including high scores on the ASVAB. Also, she was not awarded the \$10,000 signing bonus, but was relieved that the military helped her with repaying her student loan debt. Now, Ellie J is paying for college using the money she earned from the GI bill and for participating in the Troops to Teachers program.

Isadore's Narrative: Student Loan Debt & For-Profit Graduate School

Pseudonym	Isadore
Age Range	30-39
Highest Level of Education	Master's degree
Field of Study	Other (Film/Media Arts)
First Enrolled in College	2001
Years in Repayment	11-15 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$20,000 - \$29,999
Current amount of student loan debt	More than \$150,000
Type of Institution(s) used student loans for?	Private, non-profit Institution & Private, for-profit Institution
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, & Private Loans
Current Stats of Student Loans	Repayment
Federal Student Loan Repayment Plan	IBR (Income-Based Repayment)
Employment Status	Working (paid employee)
Job title and field of occupation	Senior Video Editor
Marital Status	Never married
Children and/or dependents	No
Household Income	\$100,000 - \$149,999
Identity as a Black woman relevant to Student Loan Debt	Might or might not

Isadore's most salient identities are being a Black woman. Since 2013, Isadore has worked as a video editor for a digital media company. She was raised on the East coast, but she relocated to the West coast for graduate school. Isadore grew up in a middle-class military family. Her father is African American, and her mother is Caribbean American. She is a second-generation college graduate. Isadore's father graduated from a community college with an associate degree while she was working on her bachelor's degree. Her mother immigrated from the Caribbean to the United States as an adult, so Isadore was not certain about her mother's educational background. We spoke about her thoughts and experiences funding college and repaying student loan debt.

Funding College

For her undergraduate education, Isadore was able to obtain a scholarship from a bank. Recipients of the scholarship had to attend an HBCU or an in-state college. Based on the stipulations, she decided to attend a private liberal arts college in her home state. Although Isadore had scholarships and grants, she still needed to acquire at least \$5,000 in student loans each year. Her parents did not help pay for her tuition, but sometimes gave her money for things such as food. She also worked her senior year of college when she was awarded work study and briefly had a part-time retail position.

After graduating from undergraduate school, Isadore mentioned being a substitute teacher, doing data entry, and working in retail. She explained that “During the time at [Data Entry Center] I realized I need to get out. Like, I knew I needed to, but I didn't know what I needed to do. So, I started looking into grad schools for film.” She moved to a city on the West coast to pursue her master’s degree at a for-profit art school. Isadore tried to find scholarships and grants because her school was expensive, but she had to depend on student loans instead.

I basically got all I could for my loans for grad school to help pay my rent for my apartment with roommates. Um...I used that money to help with paying obviously school, but also paying rent. It was tough while going to grad school. I worked at a juice bar while doing grad school. I worked the whole time. But it was like part time and that money mostly supplemented food, and I guess books, and stuff sometimes.

In total, Isadore estimated that her undergraduate debt is around \$26,000 in comparison her graduate debt is over 160,000 dollars. Isadore lamented:

I'm not saying the schooling was a rip off, but I think it's super...predatory. The right word to use? I know we...as Black people and even Black women...we already know how hard it is going to be for us to find work and stuff like that. And even then, I guess blindsided by it because of how we grew up. They said, "Oh, go to school, you'll get higher paying jobs." That's basically all they've ever told us. I don't think that's exactly how it works out.

At one point, she obtained a private student loan in graduate school, but repaid it as soon as possible because her sister had co-signed for the loan.

Student Loan Repayment

Currently, Isadore is on the IBR plan, which is a repayment plan for either 20 or 25 years. She shared, "I'm paying money for them to not take money from me because the amount...I'm supposed to be paying is like re-dunk-ulous (ridiculous)." She calculated that she is ahead on repaying her undergraduate student loan debt. However, she believed getting forbearances for her graduate student loans had significantly increased her overall debt.

Forbearances or deferments which do more harm than good. That's part of the reason why my grad loans are so high. And then I started graduate school in 2007 so my loans were on hold until I graduated from grad school. But, I...was having trouble finding work. So, I had to defer my loan payments and didn't realize how much interest accumulated when I did that. I couldn't afford to pay my loans. After grad school, I ended up like doing forbearance and defers until I don't think I can do them anymore.

Now, her student loans are in forbearance and the interest is on hold because of the CARES Act. She is relieved that her student loans have been in forbearance because of the COVID-19 pandemic, so she could put more money towards her other bills.

In the past, Isadore described how repaying her student loan debt was distressing. Isadore stated “It's a sense of dread that I don't think I'll ever payback. I do have depression and anxiety. And I've had to go through a process with myself to make sure that it doesn't overwhelm me.” She described having panic attacks about her loans but has learned to prepare herself to not stress about it. Isadore shared “So, I've trained myself to be like, all right, like this is what it is. And you'll just pay what you can. Just think of it that way. I think that's about as good as I can get.”

In the future, she views repaying as potentially hindering her ability to save and move to another major West coast city. Isadore also explained the cost of living is expensive where she lives. Therefore, her student loan debt exacerbates her ability to pay other bills.

In order for me to find work (entertainment industry), I have to live here. And it's expensive. So, it's like not really a choice, but I have to do what I can. There are times where rents expensive here too. I end up having credit card debt because it's just a trickle down. I need food and I don't have enough money from my regular paycheck to get food, so I'll use a credit card then it's a cycle of paying. Trying to pay down a loan that I clearly see doesn't budge. And then, trying to live a normal life. So, I think it does affect me in that way where it's just like I'm trying my best.

The smart thing to do would be to pay down that loan while it's not accruing interest, but I can use this money to like eat. So, it's like I'm going to do

that instead. Then I also have teeth aligners and I have one more payment left. So, I'll get that chunk of money back and then I can repay...basically looking at how much money's coming in and seeing where I can like allocate it to.

For Isadore, forbearance has provided relief, so she could reallocate funds to essential needs such as groceries and medical bills. Although she makes \$100,000 per year, the cost of living where she lives is expensive in her West coast city, but she must stay in that area to secure her career in the entertainment industry.

Summary

Isadore works in the entertainment industry. Her college pursuits relate to her career aspirations, which led her to reside in the West coast. However, the cost of living is extremely expensive, which is exacerbated by having to repay her student loan debt. The bulk of her debt from student loans are due to attending a for-profit graduate program. Repaying has caused her emotional stress because of the totality of debt, which is more than \$150,000 and must be repaid for 20 or 25 years. She is relieved that her student loans are now in forbearance, so she may put money towards other bills and necessities like dental care and groceries.

LaLa Evangelista's Narrative about Selling Her House to Repay

Pseudonym	LaLa Evangelista
Age Range	30-39
Highest Level of Education	Professional degree (JD)
Field of Study	STEM field & JD
First Enrolled in College	2000
Years in Repayment	11-15 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	Less than \$10,000
Current amount of student loan debt	\$80,000 - \$89,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, & Consolidated
Current Stats of Student Loans	Repayment
Federal Student Loan Repayment Plan	Extended Repayment
Employment Status	Working (paid employee)
Job title and field of occupation	Associate Relations Business Partner/Human Resources
Marital Status	Married
Children and/or dependents	3
Household Income	More than \$150,000
Identity as a Black woman relevant to Student Loan Debt	Might or might not

LaLa Evangelista self-identifies as a proud HBCU graduate, wife, and mother to three children ages 15, six, and three years old. She has a law degree, and her career trajectory has primarily been in human resource compliance. For several years, LaLa Evangelista also worked in higher education for a graduate school doing recruitment, diversity, and inclusion work before transitioning to the private sector. Presently, LaLa Evangelista is an associate relations business partner for a company. She conducts investigations concerning Title IX issues in the workplace such as sexual harassment and discrimination for her company covering the entire Southeastern region. The following

narrative is about LaLa Evangelista's history with student loans and her strategy to eliminate over \$80,000 of debt.

Funding College

LaLa Evangelista attended a public HBCU in the Southcentral region of the United States where she grew up. She earned a bachelors in a STEM field in 2004. For LaLa Evangelista, attending college was a family expectation. She explained that she is a third-generation college graduate and both of her parents earned college degrees.

It was just expected of me. It was something that my parents instilled in me from a very early age. ::Imitates parents:: "Now, when you graduate high school then you go on to college. Then you can do what you want to do. This is the next step, and this is the process that we follow." And most of my friends, were also going to college. So, it never was really a question. Most of my family went to [the same HBCU].

However, her parents did not disclose how they paid for college. She remembered that "we talked about them working while they were in college, but I don't know if that was to pay tuition or just for living expenses."

For undergrad, LaLa Evangelista received a full scholarship that paid her tuition, books, room, and board. She was a recipient of a merit-based scholarship program because of her ACT score. The scholarship was renewable for up-to four years if she maintained a certain GPA each semester. As a result, LaLa Evangelista did not borrow any student loans for undergraduate school. After graduating from undergraduate school, she immediately went to Public PWI law school in the same state and graduated in 2007

with a J.D. However, she needed student loans to afford law school, which included tuition and living expenses.

A lot of the time, as minorities, we don't have a lot of the same resources as some of our non-minority counterparts. Whether it is the finances from your home and the support from your parents. While I did have some support, they (her parents) couldn't write a check for the whole three years (of law school).

LaLa Evangelista mentioned that her law school was one of the more reasonably priced law programs in the country that also had a decent ranking, which attracted students from across the country. Furthermore, LaLa Evangelista obtained a work-study position while in law school. Her parents also provided limited support like assisting her with furnishing an apartment and providing a laptop.

Yet, LaLa Evangelista felt that she could have made different decisions in terms of the amount of aid she borrowed for living expenses. She accepted the full amount that was awarded to her. LaLa Evangelista explained that she thought paying off her debt would be simple because she was earning a law degree. "I do think I probably could have been, maybe, closer to \$45-50,000, if I would have lived in a different place. Try to get a roommate. Things like that," she said. In total, LaLa Evangelista estimated that she accrued around \$65,000 in student loan debt from law school. About \$30,000 may have been for tuition and the rest may have been for living expenses.

I then asked LaLa Evangelista if she needed student loans to pay for any other educational expenses such as taking the bar exam. She explained that law students can borrow loans to study for the bar and to take the exam. However, she was able to pay out-of-pocket to take the bar, which she passed to become a licensed lawyer. We then

discussed LaLa Evangelista's strategy for how she planned to repay her student loan debt from law school.

Student Loan Repayment

In terms of repaying her student loan debt, LaLa Evangelista wished she had attempted to pay down her debt earlier in her career after completing a law degree. For example, she would have put more money towards repaying her student loan debt after graduating law school when she was temporarily living with her parents. At one point, she was not able to afford her student loan payments and requested a forbearance.

I got in the situation where I requested a forbearance because I wasn't able to make the payment. Then the interest has compounded, so at this point my balance is like \$70,000 just because of the interest and no payment over time. I have never gotten in a situation where I've been behind or past due or delinquent or anything like that. When I think back on it... yes, it was worth it, but I should have approached it differently.

At first, LaLa Evangelista chose the IBR plan when she first started repaying her students loans then she switched to the extended repayment plan instead. She had originally intended to do the PSLF program while working at a university, but she decided it was not financially worth it. She shared, "There were not (salary) increases annually...to get me where I needed to be. So, I decided to go corporate where I can make more money." Currently, LaLa Evangelista estimated that her student loan debt has grown to 88,000 dollars.

Now, LaLa Evangelista and her husband have decided to accelerate paying off her student loan debt, which they foresee as financially benefiting their family's immediate and long-term future.

I'm not going to swim in this for 20 years because that's \$500 or so dollars a month. I have a lot of things I need to be doing. Saving for college (children's college) and other things. A lot of it is interest. My husband and I purchased a home three years ago. I continue to pay off my loans, but due to the interest rates being low we saw an opportunity to sell our home. Actually, make a decent amount of money in the process. And so, there's something we're actually in the middle of doing now. We...on the market, have an offer, and we're just waiting on the closing date. We look to profit about \$20,000 from the sale. Then we're going to downsize to an apartment for a year where his income can take care of all the bills. I can just put all my income toward the student loan. I'm hoping by October of next year to have it eliminated.

In addition, her husband also has student loan debt, but it is only around \$20,000, therefore, the focus is paying off LaLa Evangelista's student loans first because it is impacting their debt-to-income ratio. She mentioned that at one point he defaulted but has gone through a long rehabilitation process and his payments are much lower compared to hers. In terms of her children's future, LaLa Evangelista plans to set money aside for them and intends for them to select affordable colleges. She hopes that her 15-year-old daughter will be able to get a scholarship for college but is prepared to help pay as well.

Summary

LaLa Evangelista is a 3rd generation college graduate. For undergraduate school, she was awarded a scholarship that completely covered tuition, room, board, and books. Her student loan debt is exclusively from law school. She decided to forgo qualifying for the PSLF program. Instead, LaLa Evangelista works in corporate and plans to rapidly pay off \$88,000 in student loan debt. Her and her husband have decided to sell their home and use the profits towards her loans. Additionally, they plan to live temporarily in an apartment for a year, so they will have more money to pay down her debt while student loans are temporarily in forbearance due to the CARES Act. For LaLa Evangelista and her family, repaying student loan debt has impacted major life decisions like saving, the purchase and selling of their home, and paying off other financial debt.

Maya's Narrative: Student Loans and Loan Forgiveness Programs

Pseudonym	Maya
Age Range	30-39
Highest Level of Education	Doctoral degree
Field of Study	Business & Education
First Enrolled in College	1999
Years in Repayment	11-15 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$10,000 to \$19,999
Current amount of student loan debt	\$100,000 - \$149,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Consolidated
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	IBR (Income-Based Repayment)
Employment Status	Working (paid employee)
Job title and field of occupation	Professor
Marital Status	Married
Children and/or dependents	2
Household Income	\$100,000 - \$149,999
Identity as a Black woman relevant to Student Loan Debt	Definitely yes

I asked Maya to describe her most salient identities. Maya explained that her number one identity is “being a Black mother” because she worries about protecting her children. She also mentioned her identities as a Black woman in the field of education. For the past 14 years, Maya has been an educator and currently is a professor at a large PWI research university in the Midwest. She also has a background in human resources before transitioning to being a schoolteacher. Later, she became an assistant principal before her current position as a professor. Maya provided a strong conviction for why she is an educator. After witnessing racism from teachers to students in the K-12 system as a principal, Maya decided to become an assistant professor to educate and train future educators about anti-biases and anti-racism in the classroom. “I kept seeing Black boys

getting suspended every day and I had to sign off on these suspensions. I don't agree with them. I'm standing with parents and fighting against teachers. Wasn't a good look as an assistant principal," she shared. We then discussed Maya's experience funding her college education and repaying her student loan debt.

Funding College

Maya is a second-generation college student. Both of her parents graduated from HBCUs in the Southeast. Based on her family's college background, she was expected to attend college as well. After graduating from high school, Maya enrolled in college as an in-state student at a mid-sized PWI university in the Southeast. She majored in the field of business. For undergraduate school, Maya's education was covered by scholarships and assistance from her parents. She thought that her parents may have taken out a loan to pay for her and her sister's college education while she was completing her bachelor's degree. She compared her experiences finding funding to her White classmates in college.

This study jumped out at me because it's one of those things where I look at counterparts and I see how their parents can pay, write a check every semester for school. That wasn't the case for me. You know, people like me being lower middle class, growing up, the Pell grants didn't hit us. My parents were able to get those, but then for us, we fill in that little gap where if you're going to college, you're going to find a way and finding a way means getting student loans.

She also worked while she was in college. Maya explained, "I was an RA the whole time I was an undergrad, but I still worked somewhere else. I worked at the local grocery store, [retail store] and [another retail store]."

After completing her undergraduate degree, Maya worked in corporate for a few years before deciding to become an educator. For her master's degree, Maya attended the same undergraduate institution and used student loans for graduate school, including a private student loan.

Everything in grad school was loans. I even took a private loan out to get on my feet. That was really where it all started. I'm regretting that decision because there's no support for private loans but didn't know any of that. I got all the documentation in the mail, didn't know anything about anything, and applied for it. Got it and it came faster than anything I'd ever seen. I walked into the private loan just ignorantly. I did not know what this was. I applied for grad school. I think all the financial aid stuff came. Then I applied for it and not realizing that the second application was a private loan, but the check came in the mail route, whereas FASFA went through school.

The private student loan enabled her to financially afford to be a full-time student. She needed the student loans to help cover tuition, including living expenses such as food, gas, and rent.

For her doctorate, Maya was able to qualify for in-state tuition because she was a teacher when she attended an out-of-state PWI research institution. However, Maya still needed student loans to fund the cost of her doctorate. She tried to find additional financial resources to cover her doctoral education by applying to fellowships but was not able to secure one. Fortunately, Maya received a small scholarship from a foundation and was awarded about \$1,100 - \$1,500 a semester. The scholarship was for graduates and their descendants of a formerly segregated school for Black children located in a

Southeastern state. Maya shared “So, that was pretty much the means of support that I got from the outside, but scholarships at that point were very few and far between for [doctoral program in education].” Next, we talked about Maya’s experience repaying her student loan debt, including qualifying for the student loan forgiveness programs.

Student Loan Repayment

Currently, Maya maintains a second job to pay her student loans, which takes time away from her family.

It's got a heavy impact. I actually started consulting on the side. I maintained that to the point where that pays the loan every month. So, I am in the loan forgiveness program for being a public-school educator. The cost of what I paid back every year; it goes up. So, I have to just manage that instead of having one job and being able to focus on one job, I actually have to manage both of those. Once, I figured out a system...realizing that I have to devote 5 to 10 hours a month to make sure that's paid.

Maya explained that she “always had to juggle my career with a side hustle to make sure my student loans are paid monthly.” About nine years ago, Maya qualified for the Teacher Loan Forgiveness program after teaching for five years. She suggested that the program was simple to figure out compared to the PSLF program. In a few years, she hopes that she will have the remainder of her graduate student loan debt forgiven. She contacted her loan servicer to ensure she is “on the right path.” For Teacher Loan Forgiveness program, Maya only had to prove that she taught for five years in a Title I school by submitting a verifying document. She had about \$17,000 in student loans

forgiven. “So, pretty much right now, I'm only focused on what I took out for my doctorate,” Maya stated.

Maya also mentioned how the debt-to-income ratio has had some impact on her credit in the past when her and her partner purchased a house. Maya’s partner also has student loan debt, but he accrued less debt than her.

We bought two houses with my situation. The first house when we were going through the system, they did count, our student loans. ::mimics mortgager::

“Okay, so that's a lot, it might even be easier to take her off the mortgage.” But this last time around, it wasn't that bad. I think some changes had happened. So... they didn't even really look at my student loans. Apparently, they didn't count it or it wasn't a huge concern. Then the fact that I told them that I had this side job, but my business pays that loan, and it was connected to the account. I think that really helped as well.

Overall, Maya believes that the cost of college has become significant and is not equal to outcomes for earning a degree in the field of education.

This quote is one I battle with, "You're living a life to pay someone back — not do something you desire to do," said Maya Mohammed. I love what I do, but to advance my career and salary, I will have to leave doing what I love and do the more stressful and tedious aspects of the job. I could go be a principal or superintendent and possibly make six figures at some point. But the number of positions and the number of people who have to take out loans to get these degrees...it's not equivalent. It's not like after I get this degree, I'll find a job that will actually help me pay it back in significant amount of time. I just don't think

it's fair. The cost of college has become insane. I'm saying that as an employee, but at the same time, I understand where the funding goes.

She then discussed the lack of tenure track positions, length of time to obtain tenure, and how she will have to “fight to get something like that one day.” Maya said:

A Black woman's drive to be the very best at whatever she decides and making sacrifices to achieve those goals. An awareness that the world is not fair.

Therefore, education is our armor that no one can take from us. For me, going back to school was the answer when I was met at the crossroads with no traditional path to take.

Maya then clarified that she does not regret using student loans to reach her career aspirations.

Summary

Maya is a second-generation college graduate from a lower socioeconomic background. Her career has primarily been in education. Currently, she is a professor in the field of education at PWI in the Midwest. She needed student loans to receive the academic credentials required in her field of study. Additionally, most of her student loan debt comes from her graduate degrees. She presently maintains a side business doing consulting work to repay her debt. Also, about \$17,000 was forgiven when she applied for the Teacher Loan Forgiveness program. In a few years, Maya hopes that her remaining debt will be forgiven by the PSLF program.

Naomi's Narrative: Student Loans and Building Wealth

Pseudonym	Naomi
Age Range	30-39
Highest Level of Education	Doctoral degree
Field of Study	Education & Other (Agricultural, Human, & Natural Resource Sciences)
First Enrolled in College	2004
Years in Repayment	0-11 months
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	Less than \$10,000
Current amount of student loan debt	\$30,000 - \$39,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Unsubsidized Stafford Loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	Director of Student Services
Marital Status	Married
Children and/or dependents	No
Household Income	\$90,000 - \$99,999
Identity as a Black woman relevant to Student Loan Debt	Definitely yes

Naomi's most salient identities are being a Black woman, first-generation college graduate, and from a low socioeconomic background. Her family's financial history has made her very mindful about financing her college education from her bachelor's to graduate degrees. However, navigating paying for college was a challenging experience as a first-generation college student from a low-income household.

Naomi discussed the different jobs she held as a college graduate such as doing clerical work and working in retail. Naomi remembers making around \$8 an hour and earning no benefits, although she had a bachelor's degree. Naomi stated, "I think I did the math at one point. I was probably around like 18,000 dollars. A bachelor's degree, I make

18,000 dollars.” By her third year as a college graduate, she decided to pursue a master’s in higher education/student affairs. Then eventually Naomi earned a PhD in the same field. Now, she works as a director overseeing student services at a community college in the Midwest.

It took me a little while to figure out that higher education was going to be the pathway for me in terms of education, but when I thought about the relationships that I had with people that were most meaningful and just my college experiences and how I had grown and developed as an individual...higher education became the course for me.

Naomi and I then discussed how she funded her college education and experience repaying her student loan debt.

Funding College

Naomi explained that “we never really had conversations about college in the household.” For her, attending college was “a way to increase your potential earnings.” Fortunately, her undergraduate education was almost entirely paid for by a scholarship that she received, which was renewable for up to 5 years. Her high school counselor had encouraged her to apply and interview for the scholarship.

Honestly, because being low income like we didn't have any money. So, if I didn't get this [scholarship], I don't really know how I would have paid...undergrad. I mean, obviously it would have had to have been loans, but I never knew anything about loans at that point. Anyway, I would have figured it out, but thankfully there was a [county-wide] scholarship. So, in [home state] they actually provided

funding for 16 schools within two counties and thankfully my high school was one of those.

For them...they were looking to support low-income students with high potential. I don't know if I realized this at the time, but they didn't consider GPA as part of the application process. Their focus really was on providing opportunities for students who were lower income to be able to go to college, so super grateful that they did that.

Naomi also qualified for the Pell grant and Supplemental Educational Opportunity grant (SEOG) in undergraduate school. She estimated it to have been around \$6,000 or \$6,500 dollars. Naomi explained that her EFC (Expected Family Contribution) for the FAFSA was zero. Additionally, she had work-study throughout undergraduate school to cover monthly living expenses and groceries. Naomi also applied for SNAP.

So, like my last three years I stayed in a res hall where the meal plan was optional. I was like I'll just go to the grocery store and cook. I was able to get food stamps when I did...because their requirement (in her home state) was that you couldn't work over 20 hours. So, as long as you worked under 20 hours, you can get food stamps. So that was something I think you had to apply like every six months or something like that.

However, she did take out a \$1,500 student loan to pay for a summer semester while in undergraduate school.

For her master's program, Naomi was a full-time student and held graduate assistantships on-campus with student support services, but she needed student loans to cover expenses for graduate school.

Even though I had a graduate assistantship, which decreased my tuition to [under \$50] a semester, I still had to pay my fees, health insurance, and monthly living expenses. My second year in my master's program, I took a different position that decreased my pay from \$800/month to \$666/month. So, I had to take out loans to cover the cost of my education through my master's program. I had to take out more of a loan my second year to be able to cover all my expenses because at that point I was making less money each month.

She also applied for SNAP during her second year in the program. Naomi mentioned that at one point during her master's program she considered leaving to join the military reserves to earn additional funds to pay towards graduate school. However, she decided to get a part-time job to supplement her income from the graduate assistantship.

Shortly after completing her master's degree, Naomi found a position working for a college as a student affairs professional. Three years later, she decided to pursue a doctorate degree in the field of higher education/student affairs to earn a higher salary.

In my field of higher education, a master's degree gives you \$32,000 (annual salary), which really defeats the purpose, kind of, of getting an education in the first place. Because for me, part of that reason is to be able to make enough money, one day to take care of, my family and really create some generational wealth.

For her doctoral program, Naomi was a full-time student and had an assistantship in residential life, which also provided her with room and board, including a meal plan, for four years. Naomi's assistantship awarded her \$18,000 annually, which later increased to \$22,000. She was able to pay for most of her expenses for her doctoral program out of

pocket, since she did not have any household expenses such as rent and utilities. Naomi calculated that she borrowed about a few thousand dollars in student loans for her doctoral program, which increased towards her last year when she participated in a study abroad trip.

Overall, Naomi accumulated about \$35,000 worth of student loan debt throughout the entire course of her college trajectory. Most of her student loan debt is from graduate school, mainly her master's degree, while only \$1,500 came from undergraduate school. Naomi then reflected about needing student loans to access higher education as a Black woman

I got to work extremely hard, unfortunately, to try to do everything I can to not fit into this stereotype...so many people think about Black women. That means I gotta go to school. I go to school means I need to take out some loans to go. At the end of the day, all of those things really mean nothing because I'm a Black woman with degrees. I am still disrespected. I can still be killed by the police, and I can still be called a nigger. So, it's like I've taken out these student loans to help me to pursue my education to the point of being a doctor and people will treat me like I don't have one degree.

Next, we discussed Naomi's thoughts about repaying her student loan debt and the long-term implications.

Student Loan Repayment

Naomi is okay with the amount of student loan debt that she accrued from college. She stated, "There are some students who are taking out \$120,000 worth of student loan debt to get a bachelor's degree." In comparison, she has only obtained

\$35,000 worth of student loan debt after earning a terminal degree. Naomi was on the IBR plan prior to her student loan payments being in forbearance because of the CARES Act. At the time, she only had to pay around \$160 per month because her payments were based on the previous year's income when she was working a graduate assistantship. Now, she expects her payments will increase significantly after forbearance because her current household income is over \$90,000 per year. Additionally, Naomi's partner has a higher amount of student loan debt and combined they owe around 100,000 dollars. Therefore, she foresees that their shared amount of student loan debt as impacting their overall household.

With my partner's student loans, we have about 100k in student loan debt. That will have a huge impact on our finances, especially if we want to pay them off sooner. Also, we would like to start a family at some point and it makes me feel like we will not have the money to put towards our children's college education because we will be paying off our loans. Because I have student loan debt, I know that I will not be fully free financially until I can pay it off. It will impact me, my family, and my ability to make some financial moves. Also, I am married so my partner's debt is now mine and he has more than me.

She also foresees their student loan debt impacting future plans to save, invest and build generational wealth.

We then discussed how student loan debt impacted her and her partner's ability to purchase a home. Naomi explained that their student loan debt did not impact them being homebuyers. For example, she and her partner were able to purchase a second home while their student loan payments were in forbearance. Instead, she is concerned about

how the accruing interest rates increases her student loan balance. Additionally, Naomi mentioned that she would have liked to have known about subsidized versus unsubsidized loans before starting college. She also wished to have known more about the different repayment plans. Naomi said, “As someone who's gone through three levels of higher education...to understand, the difference between income contingent or income based...should I choose one of the other options?”

I then asked Naomi if she planned to participate in the PSLF program, since she works in higher education at a non-profit institution. She thought the process was complicated and did not want to “go through all this paperwork.” Naomi was also skeptical about PSLF because only “a small percentage of people who actually get their student loans forgiven.” Therefore, Naomi currently does not plan to apply for the program in the future.

Summary

Naomi is a first-generation college graduate from a low SES background. She was able to obtain scholarships and grants for her undergraduate degree. The majority of Naomi’s student loan debt comes from funding her master’s degree. Naomi had a graduate assistantship, but it was not enough to cover her living expenses. During her second year of graduate school, her stipend decreased from \$800 per month to being paid around \$600 monthly. At that point, she considered joining the military reserves, but decided to work a second job instead. For her doctorate, Naomi received a graduate assistantship in housing, which gave her an apartment, meal plan, and stipend. She used student loans from time to time mainly for school expenses such as a study abroad trip.

Overall, Naomi is okay with the \$35,000 she accrued in student loan debt, but her and her partner have over \$100,000 in debt from student loans. Her main concern is how repayment impacts her and her partner's ability to save, invest, and create generational wealth for their family. Currently, she does not plan to apply for the PSLF program because of the bureaucratic paperwork and low rate of forgiveness.

Shani's Narrative: Early Retirement and Student Loan Debt

Pseudonym	Shani
Age Range	30-39
Highest Level of Education	Doctoral degree
Field of Study	Applied Sciences
First Enrolled in College	2008
Years in Repayment	1-5 years
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	\$10,000 to \$19,999
Current amount of student loan debt	\$40,000 - \$49,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, & Private Loans
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (paid employee)
Job title and field of occupation	Clinical Scientist, Biotechnology
Marital Status	Married
Children and/or dependents	No
Household Income	\$100,000 - \$149,999
Identity as a Black woman relevant to Student Loan Debt	Might or might not

Shani's most salient identities are being a Black woman, scientist, wife, and a good friend. She earned a PhD in a STEM field. Currently, Shani is a clinical scientist at a biomanufacturing company that makes medical devices. Her long-term goal is to retire within the next 10 years. The following is Shani's narrative about funding her college education, student loan debt, and her aspiration to retire early.

Funding College

Shani disclosed that it was expected that she would attend college although she is a first-generation college student. Both her mother and older sister went to college, but neither one earned a degree. Shani also viewed college as path towards being "financially

stable”. For undergrad, she attended a public institution in the Southeast as an in-state student. She applied to about 20 different schools and selected the one that awarded her the most money to attend.

In college, Shani majored in a STEM field. She was awarded merit-based scholarships and had funding from her father’s GI Bill. Furthermore, she found a part-time laboratory research position on campus, which paid about \$9 hourly. During her junior year, she had to start using student loans to help cover the cost of tuition, including room and board, because her university reduced the amount of her scholarship award. Shani explained, “So, everything was fine the first two years and then on my junior year, all of a sudden the scholarships from the university started getting smaller and smaller.” Overall, her undergraduate student loans totaled 10,000 dollars, which unsubsidized and subsidized loans. Additionally, she had a private student loan, but was not sure how she acquired it through her university. At the time, she did not realize she had applied for a private student loan.

Immediately following undergraduate school, Shani was accepted into a PhD program. Her program did not require a master’s to be admitted but offered it as choice if a student advanced to PhD candidacy. She attended graduate school at a public PWI research university in another Southeastern state where she majored in a STEM field. I asked Shani about her interest in pursuing a graduate degree.

I applied my senior year to graduate school with the intention of doing a gap year to work, but the year I graduated (2012) it wasn't a good year to find a job, which was after the recession. So, I ended up going straight to grad school, but what made me go to grad school...was the fact that my freshman year in college I got

into a research program. I did research in a lab for all four years of undergrad and that kind of opened my mind to new experiences and what I could actually do with a degree in STEM.

She selected her program because they were part of a feeder program for PhD students who want to be faculty. She received \$17,000 for being a part of the program and used the funding for conferences.

Shani also discussed the typical funding process for a person pursuing a PhD in a STEM field. She stated, “they usually pay most of your schooling through some sort of assistantships. Either that’s a research assistantship or a teaching assistantship.” Shani had a Teaching Assistantship (TA), but the stipend was not enough to cover living expenses. At first, it was \$19,000 per year, but when she was a PhD candidate it increased to \$21,000 per year. Additionally, she received a reduced tuition rate for being a TA, so she needed student loans to pay the remaining balance.

The way the program works is they don't necessarily pay your tuition because you're in the STEM program. Your tuition is reduced to 500 dollars. So, you pay the \$500 plus any like fees that you need, um, you know, parking pass if you need that. And so, ended up being around somewhere between \$3,000 - \$5,000 each semester that I had to come up with for my PhD. It was almost all loans. Yeah, so I still had to take out a good chunk of loans for graduate school and they also don't pause the interest on those graduate student loans.

During graduate school, she was living with her fiancé in a college town, which was affordable for them. Shani mentioned that living in dual income household as a graduate student was financially helpful. Shani graduated from the program in 2018. She explained

why it took her six years to complete her PhD. She said, “Not everyone stayed six years. I decided to study animal model of aging. So, when you have to wait for animals to age, you’re going to be there for a little bit longer.” Next, we talked about her thoughts about repaying her student loan debt.

Student Loan Repayment

Shani calculated that she accumulated \$30,000 in student loan debt which has ballooned to \$50,000 due to interest from deferment while enrolled in graduate school. However, she has successfully paid her debt down to \$20,000 within the last two years. Shani has continued to make payments towards her private student loan while her federal student loans are in forbearance because of the CARES Act. She described how she was able to repay \$30,000 within two years.

So, [I am] part of the childless group. So, that helps a lot. ::laughs:: Before COVID, I would try to do \$500 each paycheck. So about \$1,000 a month. Now, I just make the minimum payment, which is around for 417 dollars. I don't know what they're gonna do when we have to pay them back and I don't want to be off track or set back because of that, but at the same time as People of Color during this time...we're like disproportionately affected by job loss and all that. So, I didn't want to pay...in case I need it. Just because this whole situation with COVID, it's gonna go on for a time. Even after we “get back to normal.” Right now, people are getting a little bit of relief.

Her partner also has student loan debt from an associate degree, but it is significantly less than her debt. Shani’s partner only pays about \$100 per month for his student loan bill. Shani mentioned, “I have a whole doctorate and he goes toe to toe right with me in terms

of salary, but he didn't have to deal with the...student loan debt or the trauma that comes to grad school.”

Student loan debt has impacted her everyday life such as delaying having children, opportunity to grow her financial wealth despite her terminal degree, the ability to purchase a house, and vacationing. Additionally, she discussed wanting to partake in business ventures such as real estate to earn a passive income. She views student loans as a barrier to reaching her financial aspirations, which causes her to have anxiety. Furthermore, the compounding interests is a hurdle when it comes to repaying her debt.

It caused me some anxiety, so yeah that interest is just a problem. In reality, I didn't graduate with that many student loans, but because of interest when I started paying on them...think 10 years later or 7 years later what would have been a grand total of \$30,000 ballooned into \$50,000. So, my first year (post-doc) I was fortunate enough to get that job right out of school, so I paid as much as I could off on it. I'm still paying on it and I want to get it done in like three years, so that I could have freedom because it's like a ball and chain.

Therefore, Shani's goal is to eliminate her student loan debt as soon as possible.

Student loan debt has also influenced her career decisions. For example, Shani spoke about retiring early which would be in her 30s or 40s. For her, “the focus really isn't on the retire early part. It's really about being debt free and living like a simple life to where you can use your time as you want.” Presently, Shani has been researching how to plan for early retirement.

I think I started searching like retirement. I ran across like some really good Podcast called Journey to Launch (by Jamila Souffrant). She's a Black female.

She's actually of Jamaican descent, but she really like lays out like all the layers of financial independence and retiring early. How it works for people who look like us because different for people who are not melanin-ated. We just have different struggles, and we have more burdens to bear. It looks different for us.

She does a really good job of demonstrating how it's done.

Shani then shared another reason why she is determined to pay off her student loan debt early. She saw her mother and older sister struggle with their own student loan debt when she was growing up. Furthermore, Shani explained that her experiences with student loans are like other Black women:

I just don't see that much of a difference in my story then other people or other Black women who come from a similar background. I think the one leg up I'll say that I had...was the fact that I happen to love science.

Based on her family's history with student loan debt, Shani felt that she was aware of the potential outcomes when it comes to using student loans to fund her college education.

She concluded, "The knowledge didn't save me from having any debt, but it certainly guided my decisions."

Summary

Shani is a first-generation college graduate. Her sister and mother attended college but did not earn a college degree. However, she witnessed their struggle to repay student loans, which made her conscious about the loans she would acquire from her own college education. In undergraduate school, Shani was able to use funding from working in a laboratory, scholarships, and her father's GI Bill to pay for tuition and living

expenses. Yet, she needed student loans, including a private loan, her third year in college because the university reduced her scholarship award.

After earning a bachelor's, Shani was accepted into a PhD program in a STEM field. She received reduced tuition and a stipend for being a TA but needed student loans to cover her remaining tuition bill. In total, she accumulated around \$50,000 in student loans from her college education. Currently, she is expediting her repayment process by paying more than the minimum balance each month. So far, Shani was able to pay off \$30,000 in student loan debt within the last two years. Her goal is to finish paying off her student loans within the next three years, so can financially start planning for retirement. As of now, repaying students loans has financially delayed her saving, investing, purchasing a home, and wanting children.

Digna's Narrative: Generational Student Loan Debt

Pseudonym	Digna
Age Range	40-49
Highest Level of Education	Master's degree
Field of Study	Social Sciences & urban planning
First Enrolled in College	1992
Years in Repayment	6-10 years
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	\$70,000 to \$79,999
Current amount of student loan debt	\$100,000 - \$149,999
Type of Institution(s) used student loans for?	Public University or College, Public Community or Technical College, & Private, non-profit Institution
Types of loans repaying	Unsubsidized Stafford Loans, Subsidized Stafford Loans, Parent PLUS Loans and/or Grad PLUS loans, Consolidated
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	Public Service Loan Forgiveness
Employment Status	Working (paid employee)
Job title and field of occupation	higher education administrator in a public university
Marital Status	Divorced
Children and/or dependents	2 children
Household Income	\$20,000 - \$29,999
Identity as a Black woman relevant to Student Loan Debt	Probably yes

Digna identifies as a first-generation American citizen and first-generation college student. Her mother immigrated to the United States from Haiti and Digna grew up in a major metropolitan city located in the mid-Atlantic region of the United States. She proclaimed that her most salient identities are being Black and a woman who is intelligent and self-sufficient. Also, being a single mother is salient to her. Digna said, “Being a single mother. My (twin) daughters are 20 now, but that still holds for me, being a Black woman mother.” Currently, Digna works at a public university in her home state.

She disclosed that she was not happy with her present career trajectory as a college graduate with a master's degree, so she was looking for opportunities to relocate to the Southeast. The following narrative is about Digna funding college and her experience repaying her student loan debt.

Funding College

Out of five siblings, Digna is the youngest sibling and only one to earn a college degree. As a first-generation college graduate, she has earned a bachelor's and master's degree. Digna initially went to college immediately after graduating from a gifted science and math high school program but wasn't able to complete her degree until she was 31 years old. When she first started college, Digna was accepted to an HBCU out-of-state in a nearby city, however, she was not able to attend because of the cost to reside in campus housing. So, she remained in-state and enrolled in college at a local private university. Digna wished she had attended a public institution, instead of the private university to save on the cost of tuition. Digna stated, "I should have done more research about tuition. I should have done more research about per credit costs. I should have done more research finding an institution that was more economical." She also had to assist her mother who fell ill with the family household. Digna tried to balance working, commuting to campus, and taking college courses.

So, I started my college career at [private university]. I was a biology major. At the time, I lived with my mom. Well, she had health issues in my senior year of high school. So back in the good old days, financial aid was based on the senior year before you entered college. That has changed. Now...because my mom went on disability that reduced the amount of the household income. So, I became

eligible for every single program you can imagine, Max (amount of) Pell, max tuition assistance program, which is state based. I also had a SEOG. Supplemental Educational Opportunity Grant.

Then there was also a program for low, low, very low-income families, which was called H. E. O. P. Higher Education Opportunities Program. So, with all the grants, with all the assistance, I still had an outstanding balance with that private university. At the time, there were \$320 per credit. Of course, I had to be a full-time student. Took on a full load of 12 credits a minimum, in order to be eligible for the assistance. I did that. In spite of all the help, I still had an outstanding balance and I had to take out unsub and sub loans in order to pay my tuition. I lived at home. I commuted on a daily basis. Um, that was costly too.

And I had to eat. So, it was Raman noodles and chicken wings for a long time.

In 1997, she decided to take a break from school, but had earned a total of 87 credits. She figured “I’ll pick back up another time. And I did in 2001, I attended Community College [in Southwest region of the United States].” The community college accepted all her transfer credits, and she was able to earn an associate degree in a social science.

I ended up moving from my home state to [Southwest state] for a better life and opportunities and to get married to my fiancé. I became pregnant with twins, but I never married their father. I was a single mother of twins in a city that was not my own. However, I was determined to give my babies a better life. I knew that I had to go back to school. I believe that education is the great equalizer and I read studies that parents' educational status motivates the next generation.

Shortly after, she completed a bachelor's degree in a social science in the same southwestern state at a public research Minority Serving Institution (MSI). Digna also worked while she was enrolled in college. At one point, she needed public assistance while completing college as a single parent without spousal support. She had to take on "odd end jobs here and there" while completing her undergraduate education. She attempted to find scholarships, but could not find any at the time, specifically for nontraditional students. For her associate and bachelor's degrees, Digna had to use student loans to fund her undergraduate education.

I'm a Black woman and I'm a single mother. When I looked up the scholarships, I'm like why there's like nothing next to nil? Then when you do find the scholarships, you're already competing with 5000 other people because they're in that same weird niche of non-traditional status. I didn't like that. I tried to visit all the financial options in order to fund my education, but at the end of the day, the easier, quicker, most detrimental were the loans.

I also asked Digna about her interest in her major. She explained that she enjoyed the major but found the focus to be too general and that job market did not value liberal arts degrees. So, Digna earned her master's degree in urban studies when she relocated to her home state with the intent on starting a career in urban planning. However, she was unable to secure a job in her field of interest.

Digna also had used student loans to cover for her master's degree, although, she worked part-time at the same university. Digna explained, "This university, they do not offer tuition waiver for part-time employees. At the time, I was a part time employee, so I had to take out loans and get financial aid to cover the cost of tuition for my graduate

studies.” Shen then reflected about her decision to use student loans to pursue her college degrees.

As Black women, we conscientiously made a decision to pursue our dreams and goals. We all agree that education is the means to breaking generational poverty.

We all agree that a degree is what is required for most jobs. We also agree that jobs do not pay well nor keep up with the cost-of-living demands. We also agree that as Black women, we are paid less even in jobs that do not require degrees.

In the future, Digna would like to earn her doctorate, since her institution will pay for it. However, the scheduled course offerings conflict with her work schedule and her university does not permit employees to take classes during working hours.

Student Loan Repayment

Digna explained that she has a combination of unsubsidized, subsidizes, and PLUS loans. Prior to the CARES Act, Digna was on the IBR plan because of PSLF but had concerns about qualifying for the program. She shared her understanding about the program’s criteria.

So, here's what I don't agree about the loan forgiveness. The Public Service Loan Forgiveness program. They want you to make 120 consecutive payments.

Meaning if life happens to someone and they have a hiccup and for one month out of the 120 that they did not make a payment...the clock restarts. It resets so they don't consider that as consecutive 120 payments. Ten years’ worth of payment.

I've been working at my job for 12 years and I have not been able to make consecutive payments.

Additionally, she does not agree with how the interest rate increases her overall debt balance and how student loans are included in credit reports. Digna stated, “I’m embarrassed to see they list out each loan (on credit report). Just put one...I consolidated my loans. Come on now...it looks bad...when you want to do a major purchase, it comes up on your credit report.” However, Digna believes that she is responsible for repaying her student loan debt, saying “I want to pay back my loans. I took out those loans. I signed for it. I believe accountability is number one. Uh, own your stuff. Own it. Right?”

Digna also explained that her student loan debt impacts her ability to purchase a home and plan for retirement. She wants to move down south, since living costs are significantly lower than her current location in the Mid-Atlantic region. Right now, Digna rents a one-bedroom apartment, but aspires to be a homeowner.

It's hard to get the good things in life because everything is credit based. Your loans are looming over your head like a black cloud every day. Every time you go to get that car, to get that house, to get that apartment, to get those appliances, that credit card. I think they thrive off people with bad credit. I would like to see that they omit student loans in the credit evaluation.

Another concern that Digna had was how student loan debt has become a generational phenomenon.

Currently, Digna is helping cover some of the costs of her children’s college education by paying out of pocket and with Parent PLUS Loans. Also, her daughters had to apply and use student loans for their own college education. She has accrued around \$150,000 in student loan debt, which includes the Parent PLUS loans used to pay for her

twin daughters' college tuition. One daughter attends her alma mater in the Southwest while the other attends her alma mater in Digna's home state.

I figured that by taking on my twins' debt, I could alleviate the burdens of a debt-riddled future for them. I've already concluded that I will never be able to pay back my loans. It's next to impossible in my lifetime. Their father has not contributed a dime towards the education. All on mommy's shoulders. I figured that's something that I was okay with taking on because I'm so far in the hole with the loan already. I told my daughters, "Let me bear that burden because I don't want you to graduate with debt. I'll take that on for you." So, it's \$5000 a semester for both. I figure it's a sacrifice that I make for my children. That they're going into those hard fields that I had always admired. Lawyer. Nursing. There's only one track for that. So, I feel that they will gain something out of my sacrifices with taking on their loans.

I asked Digna about the help that her daughters had in high school about applying to colleges and finding funding. She disclosed that she was "was very disappointed" and the counselors were "steering certain students towards certain institutions based on their bias of them."

Digna also shared that her mother obtained student loans to enroll in a for-profit technical school during the 1990s.

My mother died two years ago with student loans. She went to a for-profit school. It wasn't a major. It's not a college or anything. It was one of these technical schools that was running rampant back in the 90s where you know they had PC and Wang word processing schooling to be secretarial. I have her certificate

somewhere. At the end of the day, it was worthless. They made her take out loans. Sold her this thing about new word processing. I don't know if you recall what the word processes looked like back in the day. It was called Wang. It was a Wang PC and it was word processors before Microsoft before Apple. Basically, companies were using it with the secretaries...to type out letters and reports and things of that nature. So, it was a big deal.

So, they've had a whole technical school built around that. To show women, primarily, minority women to be a secretary. So, my mom had this hope that she was going to get a job at American Express as a secretary there and do transcriptions and things of that nature. They promised her job coach career training, blah, blah, blah. She graduated and got nothing. So, she got roped in with the loan thing.

Digna further explained that her mother was not able to afford repaying the student loan because she was disabled after having a stroke and unable to work. “Oh my gosh, I just realized she passed away owing student loans. Now, my daughter's third generation of [student] loan owners,” Digna lamented.

Digna hopes that the federal government will remediate issues concerning the racialized and gender disparities with student loan debt. She said, “Based on the statistics, I know of Black women being so educated...I mean we're smart as all get out, but somehow we dumbled up when we signed our life on the line (for student loans).” She has been reviewing current policies that politicians are proposing about student loan forgiveness. Digna disclosed, “I was rooting for Bernie and Elizabeth Warren (President in 2020) because each one of them wanted to wipe out the debt completely. The other one

(Biden) wanted to wipe out the debt to the tune of max \$50,000.” However, Digna concluded that “every little bit helps” when it comes to student loan forgiveness.

Summary

Digna is a first-generation American citizen and a first-generation college graduate. She initially enrolled in college after high school. After earning over 80 credit hours, she decided to take a break from college to help her mother who became ill. She had to financially help and take care of the household. Later in life, Digna re-enrolled in college to earn an associate and bachelor’s degrees. She used student loans to complete her undergraduate education and obtained student loans for her master’s degree. She also talked about how her family obtained three generations of student loan debt, including acquiring Parent PLUS loans to assist her daughters’ with paying their college tuition. In terms of repayment, she views student loan debt as impacting her ability to relocate and be a first-time homebuyer one day. In terms of policy, Digna would like for student loans to not be listed on credit reports, interest rates lowered, and all student loan debt to be forgiven.

Peanut's Narrative: Student Loans, including a Parent PLUS Loan

Pseudonym	Peanut
Age Range	40-49
Highest Level of Education	Master's degree
Field of Study	Social Sciences (social work)
First Enrolled in College	1992
Years in Repayment	20 or more years
First Generation College Student	Yes
Initial amount of student debt after first completing or graduating from college	\$70,000 to \$79,999
Current amount of student loan debt	\$100,000 - \$149,999
Type of Institution(s) used student loans for?	Public University or College
Types of loans repaying	Parent PLUS Loans and/or Grad PLUS loans, & Consolidated
Current Stats of Student Loans	Repayment
Federal Student Loan Repayment Plan	IBR (Income-Based Repayment)
Employment Status	Working (paid employee)
Job title and field of occupation	School Social Worker for a public school system
Marital Status	Never married
Children and/or dependents	1
Household Income	\$40,000 - \$49,999
Identity as a Black woman relevant to Student Loan Debt	Might or might not

Peanut was raised in the Southeast where she attended college and presently resides. She said her identities are being a mother, African American woman, educated, and a giver. She explained that she is big about giving back in general, which includes volunteering in her community. For the past 19 years, Peanut has worked in the field of social work. We spoke about Peanut's educational trajectory, how she funded her college education, and her thoughts about repaying student loan debt.

Funding College

Peanut is a first-generation college student. Neither of her parents went to college, but her aunt and uncle were college graduates. Her aunt inspired her to attend college as

well. Peanut said, “I had an aunt that was a social worker and I wanted to be like her because she's the only woman that I had been around a lot that had gone to college.”

Peanut first earned an associate degree at a community college and then transferred to a public PWI research university in the Southeast to earn her bachelor's degree in social work. At the university, Peanut lived on campus in family housing with her daughter. She shared, “I could have allowed my parents to keep my daughter with them while I went away for college, but I didn't want that. Cause I didn't feel like it was their responsibility. I mean...I had her.”

For undergrad, Peanut received grants to pay for her associate degree but funded her bachelor's degree primarily using grants and student loans. She needed the student loans to pay for tuition and living expenses.

With my bachelor's degree...it was grants and loans. I got Pell grant. At the time, I don't even know if they still have...it was called student incentive grant and NCOG. I don't even remember what the NCOG stood for, but I had those while I was at community college...got the associates degree, I didn't have any loans.

Once, I got to [PWI research university] I had to have student loans. She also had to balance working and being a caregiver. Fortunately, Peanut had support from her friends who were also single mothers that lived on campus. For example, her friends babysat her daughter when she had to work.

I had met people and I had friends that will help me out because I lived in family housing. There were other single mothers there. We kind of all got together and worked out a system, so if anybody had something that they needed to do or plan or whatever one of us will keep the other one's children. I had the car, so I could

drive whenever we need to go. One of them could do hair very well. So, she did our hair and the other one, um, she could cook better than the rest of us. So, you know, we kind of just made it work.

I asked Peanut if she was able to find other sources of funding like a scholarship. Peanut shared she had limited financial resources for undergrad, although she earned extremely good grades in high school.

They didn't have [state scholarship program] then. ::Peanut laughs:: I wish they had because I actually graduated number 12 in my class. I wish I had gotten scholarships, but because I had a baby...I had my daughter when I was 17 between my junior and senior year of high school...there was not anything. Because of this, they didn't talk to me about scholarships. So, I didn't get any scholarships. I was an honors graduate. I've only made one C while the entire years I was in school. K thru 12. I had a teacher tell me that she thought that I was going to do something with my life. And guess now that I would just sit around, get a project (public housing) and have babies (because she became pregnant in high school). My teacher said that. She sure did.

Right after undergrad, Peanut went to graduate school to earn an MSW and then an ED.S in Educational Leadership from another Public PWI university in the same state.

For graduate school, she used student loans and paid out-of-pocket. She explained that she was able to afford to pay for most of her MSW degree, since it was for three semesters. However, she did obtain a private loan from a credit union which she has repaid. For her ED.S, Peanut used student loans “because that program was a little bit

longer.” Additionally, Peanut worked full-time as a social worker while attending graduate school.

Student Loan Repayment

Peanut disclosed how she defaulted repaying her student loans after she graduated from undergraduate school. Her first job after graduation paid her \$19,000 a year. At the time, she could not afford to make payments towards repaying her student loan debt.

I'll be honest when I first graduated with my bachelor's degree, I wasn't making much money. I did not take it serious. I didn't realize the consequences of not paying your loan, not being on time, and I quickly learned when I started working in the school system and missed a few payments and defaulted on my loan and they took my certification.

Peanut was able to quickly resolve the situation and had only been in default for about a week. She was able to get her certification reinstated, so she could remain working in the school system. However, the revocation remains listed on her record despite defaulting back in 2003.

Additionally, Peanut's student loan debt increased because she had to support her daughter's undergraduate education using Parent PLUS loans. At first, Peanut's daughter attended a public HBCU as an in-state student in the southeast. At the public HBCU, her daughter had received an alumni scholarship, which covered room and board. Her daughter would remain eligible for the annual scholarship if she were to maintain a 3.0 GPA but lost the scholarship because she didn't complete 30 credit hours on-campus after her first year at the university. Peanut explained that her and her daughter were unaware of the credit-hour policy.

She took the classes that the advisor signed her up for. Now, she didn't get [the state scholarship] right out of high school, but I knew she had to have 30 hours in order to qualify for [the state scholarship] for her sophomore year, so I had her take these classes at a junior college here in order to transfer them back to [public HBCU] to get those 30 hours. So, she did. That summer she took two classes, she passed them, she got what she needed to get the [state scholarship], but [the public HBCU] pretty much said nope they had to all be taken here (for the alumni scholarship) and they weren't willing to work with us on anything.

So, Peanut's daughter transferred to the same PWI public university where Peanut earned a master's degree. Although her daughter was able to qualify for the state scholarship at the PWI public university, Peanut acquired Parent PLUS loans to help cover for her daughter's remaining tuition bill. She explained that the state scholarship only covered books, but they needed student loans for tuition, room, and board. Her daughter needed to borrow student loans too.

We then spoke about Peanut's thoughts about having to repay both the Parent PLUS loans and her student loans from college. Peanut reflected, "She (daughter) and I talk about this from time to time. I told her...that we have our education, we borrowed those people's money, we got to pay it back." However, she advises parents to "don't get a Parent Loan if you don't have to. I advise people to start saving now if their children are young. If they can avoid a Parent Loan in any way, shape or form, to avoid Parent Loan." She also recommended:

I think that maybe not the financial aid people at the school, but someone that works for like Fed Loan or one of the other Student Loan companies need to talk

to parents as well as students about the impact that having a Parent Loan has on your finances. Had I known that I will go from paying less than \$300 a month to paying now almost \$800...I probably would have worked three jobs, try to take another loan from the credit union, or something to not have Parent Loan debt cost that much every month. I was paying more in student loans than I was paying for a house payment.

At one point, her student loan bill was \$797 per month, which included the Parent PLUS loans.

Peanut then discussed how her daughter is eligible for the Teacher Loan Forgiveness program. Her daughter has been a teacher at a Title I school for about six or seven years, so she is in the process of applying for the program. Peanut said, "She'll be done with hers and I'll still be paying for her education. I'm not mad about it. I'm not upset. I just wish that someone had done a better job of educating me on how detrimental Parent Loans can be." Currently, Peanut's total amount of student loan debt is estimated to be \$121,000 which includes the Parent PLUS loans.

We then spoke about her experience with consolidating all her student loan debt. Peanut explained, "After I consolidated...even before then...my loan payment would have been about \$1400 a month. So, now I am on the Extended Graduated (Plan)."

Peanut also does not intend to participate in the PSLF program, although she works in the public sector. The monthly payment for each plan is based on salary and the number of years in repayment. PSLF requires participants to sign up for the IBR that is for 10 years. Instead, she opted to do the Extended Graduated Plan, which is for 25 years. Recently,

she requested that her loan servicer re-evaluate her monthly payments, since her salary has decreased.

Based on my salary at that time. Yes...I was working in [rural county] and because I had my specialist and because I was a 12-month employee, I made very good money...but I left that job and had no regrets about leaving it. Now, I'm in a different system and...right now I'm making like \$44,000, but I came in the middle of the school year. I'll start making my full salary, which is like \$68,000 something a year. Before COVID, I had them look into re-evaluating my loan and whenever we start back with the repayment, I will pay like \$463 (per month).

Overall, Peanut explains that student loans have only impacted her family from time to time. She thought student loan debt was typical to have, especially as a Black woman.

Peanut stated:

All the Black women that I know that have a higher education. All of us, have student loan debt. It's almost like it's just common to have. That doesn't make it right, but it's common. Even outside of me having been a teenage mother, I don't think that we get all the information when we start college...whether it's from school or whether it's from family members. I don't think that we get enough information about how having the student loans will affect buying a house, buying a car, taking trips, you know, that sort of thing.

For instance, her monthly student loan payments were higher than her mortgage, so she had to take on a part-time position as well as work full-time to pay her bills. Right now, Peanut is 46 years old and hopes to be able retire by the time she is 58, but she is

concerned that she may have to continue working part-time after retiring to cover her student loan payments.

Summary

Peanut is a first-generation college graduate who was inspired to attend college and become a social worker because of her aunt. In undergraduate school, Peanut was awarded grants to fund earning an associate degree. For her bachelor's degree, Peanut had both grants and student loans. Her student loan debt increased in graduate school. Peanut was able to pay out-of-pocket for her MSW degree, but also needed federal student loans and a private loan from a credit union. For her ED.S, she primarily used student loans to cover the cost of tuition. Additionally, she obtained Parent PLUS Loans to help her daughter pay for college. Peanut also acquired a second job to repay her student loan debt, which was more than her monthly mortgage payments. Now, Peanut is concerned that she will need to continue working after retiring from her career in social work, so she can afford to repay her student loan debt.

G8trGrace4Them's Narrative: The Life Course of Student Loan Debt

Pseudonym	Gr8trgrace4Them
Age Range	50-59
Highest Level of Education	Master's degree
Field of Study	Education & Other (Theology)
First Enrolled in College	2009
Years in Repayment	1-5 years
First Generation College Student	No
Initial amount of student debt after first completing or graduating from college	\$10,000 to \$19,999
Current amount of student loan debt	More than \$150,000
Type of Institution(s) used student loans for?	Private, for-profit Institution
Types of loans repaying	Consolidated
Current Stats of Student Loans	Deferment, Forbearance, or Grace Period
Federal Student Loan Repayment Plan	No Response
Employment Status	Working (self-employed)
Job title and field of occupation	Educational Consultant, Adjunct Faculty
Marital Status	Married
Children and/or dependents	No
Household Income	Less than \$10,000
Identity as a Black woman relevant to Student Loan Debt	Definitely yes

When I met G8trGrace4Them, I learned that her most salient identities are being a Black Christian woman who is married and in the ministry. She “grew up with strong Black women” in her life. G8trGrace4Them also said that she raised “in a deep Pentecostal church culture that shaped and formed my life.” Her calling to join the ministry happened later in life, but it is an important and salient part of her identity. Another salient identity is being married to her partner. Currently, G8trGrace4Them is a minister, teaches bible study courses, and teaches courses in childhood education as an adjunct instructor. At the same time, she is in the process of building her consultancy and being an entrepreneur with a specific focus on race and equity within Evangelicalism.

The following is her narrative about funding college, student loan debt, and her repayment experience.

Funding College

G8trGrace4Them is a second-generation college graduate. She remembers being a child and going with her mother to campus. Her mother graduated from community college and later earned a bachelor's degree to become a nurse. She also witnessed other people in her immediate family attend college such as her eldest brother. However, it was G8trGrace4Them's teachers who inspired her career aspirations for teaching, saying, "I think it's a calling. I think God called me into it early."

After high school, G8trGrace4Them started college in 1986 and attended a private university for her bachelor's degree in the Midwest. She earned a B.A. in English with a double minor in social science and psychology. For her bachelor's degree, G8trGrace4Them was able to obtain the Pell grant and a \$500 scholarship from her high school. Unfortunately, it was not enough to fully cover the cost of her private college education, so she had to borrow student loans.

I have so many regrets about this now. Even as I was taking them out and signing on the dotted lines...there was no education about what I was doing. "You're not going to be able to come back next semester. If we don't have money to cover this." So, I was just invested in signing everything that was offered to me through financial aid. I didn't take the initiative to get educated. I didn't know I need to really read about this.

A million pages of stuff that I didn't know what I was reading. It looked very much like government IRS forms when you do paper-based taxes. It was just

a lot of jargon, a lot of reading, and then a dotted line and a place to sign. It wasn't a thing like it is now. When I took out my second batch of loans, which we'll get to...we went to the financial aid office and sat with them while they explained to me what I was signing for and kind of what it meant. But, no investment in making sure that I understood and not making sure that there may be other options. But there was no counseling. Like when I did it online with FAFSA this last time (graduate school). It wasn't like that.

G8trGrace4Them was also awarded work study doing clerical deskwork and worked part-time for an early childhood program. Additionally, her family provided limited support for her undergraduate education. G8trGrace4Them said, “My family did things like outfit my room. Made sure I had blankets, pillows, and clothes to go to school. Food to snack on, but there was no leftover funding to be sending anybody to college.” So, she had to borrow student loans because the university sent her “a couple threats” about her remaining tuition balance. At one point, her brother gave her around \$2,000 so she could re-register for classes due to being withdrawn for unpaid balance. “I've got that kind of emergency help (from family) when it was available for a few times I needed it, but there was nothing ongoing and no extra money,” G8trGrace4Them explained.

G8trGrace4Them then revealed a financial scandal that occurred at her university. A financial aid counselor was taking funding awarded to a set of students, which involved her. She recalled that he was pocketing grant money.

Some weird thing happened when I was 19. The financial aid officer at the time. I remember his face, but I don't remember his name. He had us applying for and

signing some things. Then he was taking that money. So, when that money came in, it never hit the school.

Unfortunately, she did not fully understand what had occurred concerning her funding for college. The financial aid counselor was forced to resign, but the university said G8trGrce4Them no longer had access to a grant that was awarded to her. As a result, she needed more student loans to cover tuition.

After undergraduate school, G8trGrace4Them then attended the same institution to pursue a master's degree in early childhood education. She was able to fund her master's program by working full-time each semester. Additionally, G8trGrace4Them received a free voucher to take a limited number of courses at the university when she was an employee, so she did not have to rely on using student loans. In 2010, G8trGrace4Them pursued a degree at seminary school, which she completed part-time while working full-time. It took her about five to six years to complete and she needed student loans to finance her degree.

During her first year in seminary school, she was awarded the Dean's grant, but the funding was not renewable for the remainder of her time in the program.

I didn't get offered that grant the next year. It was explained that there's limited money and they want to offer it to different people. And so...by then I was invested and I felt like it was a calling. I was offered student loans and I was told that's how people get through grad school, especially when it's an additional degree, so I signed up for loans.

G8trGrace4Them disclosed that she also needed student loans to help pay for her on-campus apartment, since the campus is in an affluent suburban part of a major Mid-west

city. Therefore, she acquired about \$20,000 in student loans per year to cover tuition, room, and board, and living expenses.

I mean it was a full apartment. It wasn't like a dorm room. It's grown folks living, okay. We're paying close to market rent for the time. Plus, utilities and we got like free cable...free Internet that never worked. So, I just kept paying for that, plus the cost of tuition, books, supplies, and things like that.

In total, G8trGrace4Them estimated that she has accumulated about \$152,000 in student loan debt. Also, she calculated that about 90% is from her second master's degree from seminary school. G8trGrace4Them would love to continue her education by earning a terminal degree but explained that she cannot afford to without borrowing student loans, which she does not want to do.

Student Loan Repayment

Currently, G8trGrace4Them has been in forbearance since she lost her job back in 2018. Since the 1980s when she started undergrad "it has been an up and down situation," she said. G8trGrace4Them explained that "the government has always been willing, if I took a pay cut, I could go down to \$58 a month. Never had a problem about not paying during tough times and being able to pay more during good times." Her student loans were also deferred when she was in graduate school. During graduate school, she chose to not make any payments towards the debt that was accruing because of interests.

I thought that's what I was supposed to do while I'm going to school. I don't understand why that's the understanding that I had. But I did. So, I would defer and then get done with another degree and then start paying back. This last time

we were jamming. I'm married now. We were paying back the million dollars that we owe. We're paying like \$441 a month or something. That was going along great. Then I lost my job. Of course, when I lost my job, we were able to forbear. I'm still in forbearance now. At my age and level of expertise, I'm not going to get another job at that level again. I don't think nor do I want it because the stress...killed it. Race and race equity stuff that was killing me.

Now, G8trGrace4Them is in the process of building her consulting business. She explained that "I haven't built up to a place where I have a steady income coming in." At this time, she is uncertain if she will make a salary that is at least \$90,000 again and repay back the entirety of her student loan debt. "So, there's always that tension between do I work for my life and what I think is important or do I work to pay back student loans?" Gr8trGrace4Them reflected.

Prior to being in forbearance, G8trGrace4Them was participating in the PSLF program, but she does not foresee being able to qualify for the program again in the future. As of now, she is glad that the federal government has temporarily stopped interest from accruing on her federal direct loans because of the CARES Act.

Right now, the interest isn't rising because I started with the \$100,000 and two years later...or four years later it's \$152,000. If you just took my loan principles by themselves from undergrad, all the way through grad, it probably isn't more than \$70-80,000 maybe. Right now, we don't have any interest accumulating which is the first time in my whole college career and it gives me some time too to figure out if and how I can pay on the interest monthly going forward. I don't care about the principal. The next president needs to do something about that.

We then spoke about the stress that student loan debt has caused in her life. She mentioned how the debt has affected her mental wellbeing, ability to purchase a home, and family savings.

G8trGrace4Them mentioned how her student loan debt impacts her ability to become a first-time homebuyer. G8trGrace4Them shared, “Yeah, we tried a couple times to purchase before my student loans hit as due when I was still in school, but everything just didn't come together and didn't work out.” She also shared how her student loan debt has impacted her marriage, including their joint savings account.

I felt like I had to come clean about my loan debt because it was so much. So, I told him (partner) before we got married. “You're marrying \$100,000 in loans.” I had not yet graduated from the second master's degree. I had three years of school left. “I need to finish, and this is how I am paying for it.” And so, we talked about it. And he was like, “We'll figure it out.” He is incredible with money and managing money. We had a pretty large savings account together by then because I wasn't paying my way through school, but I was saving a lot of money.

Okay, I was getting relatively large refunds back because I was taking out school debt. I would get the refund back and then chuck it in savings. My goal was that I would save it all then pay my loans back. That was my goal. We were well on our way to \$100,000 in savings and somehow, I thought that's the way to do it. Save it all then you pay your loans back when you graduate. So, we had a really nice savings. Then the bottom fell out. We couldn't save like that anymore. Then we had to live out of that savings. Now, I wasn't able to apply it to my loans.

G8trGrace4Them then reflected about a few things she wished she had known prior to obtaining student loans to fund her college education. One example she gave was about the social network that White men had in seminary school, which enabled them to have their tuition paid for by the churches recruiting them.

When I got to seminary, I found that out about the White men that I went to school with. They already had churches courting them. They had churches paying for them to get through school...that is not at all offered in the Black community. It's just invisible.

G8trGrace4Them also suggested that it would have been helpful to have a financial aid counselor “really looking at my situation, what you require, and how much can I start with.” She explained that student loans should be awarded “as a last resort” and the minimum amount dispersed. She concluded, “Don't send me a \$20,000 check and then tell me to give back 18,000 dollars. Just send me 2,000 dollars.”

Summary

As a second-generation college student, G8trGrace4Them had the Pell grant, a small scholarship, work-study, and worked part-time to fund her undergraduate education. For her master's degree, G8trGrace4Them was able to fund it by working at the university she attended. Later, she enrolled in seminary school and needed student loans to fund her master's degree in theology. In total, Gt8rGrace4Them acquired over \$150,000 in student loan debt. Repaying her students loan debt impacted her ability to purchase a home and save for one. In 2018, G8trGrace4Them lost her job and has been in forbearance since then. At the time, she was enrolled in an IBR program to qualify for PSLF. However, she has no plans to attempt to qualify for the program again. “I'm 52, so

I always torn between do I try to do [PSLF] and see if that can work. I don't even know if I can be hired at my age,” said G8trGrace4Them. Additionally, she does not foresee being able to repay the entirety of her student loan debt late in life.

Chapter Summary

In summary, chapter four presented my findings from the survey and individual narratives. I provided descriptive statistics from the 796 respondents who were eligible to participate based on the screening criteria. The questionnaire contained questions about demographic background, educational experience, and student loan debt. Also, the survey concluded with two open-ended questions. Next, I detailed 13 individual narratives from the participants who volunteered for all three phases of my study. Based on BFT, it was important to highlight their intersectional identities as Black women and amplify their individual stories concerning student loan debt. It is evident from the stories presented that each person has a unique experience concerning the phenomenon being studied. In chapter five, I will present the themes that emerged from the participants’ shared narratives.

CHAPTER 5

NARRATIVE THEMES

The following chapter is an overview of the narrative themes. In total, four overarching themes emerged from data used to develop the 13 individual stories about Black women's experience repaying student loan debt. The first two themes emerged from exploring the first research question, which is "What are Black women's experiences paying back student loans?" Theme one is "You're living a life to pay someone back" and theme two is "It's kind of a confusing process," which is about the Public Service Loan Forgiveness program (PSLF). The last two themes developed from the research question about "What are Black women's perceptions about the long-term implications of amassing student loan debt?" The third theme is "That's money that could be going to something else" and the last theme is "It's a generational issue with my family."

"You're living a life to pay someone back"

Theme one arose from exploring the first research question about Black women's experiences paying back their student loans. All the participants mentioned their careers in relation to student loan debt. Overall, the participants main concerns were about how student loans influenced career aspirations, working in the public or private sector, needing supplementary income, and the inability to repay due to job loss or underemployment.

One issue that four of the participants mentioned was how their career aspirations were impacted by repaying student loan debt. For example, Naomi works in higher education, but as an administrator. She shared that her goal was to secure a high paying job that offers around \$100,000 per year but understood that a pay increase would significantly raise her monthly student loan repayments. She stated, “If you get a higher paying job then they also expect you to pay more. So, it's like...when you have student loans, can you really get ahead?” Rebekah had similar sentiments about increasing her income by being a freelance writer. Currently, she experienced financial relief due to the CARES Act but had concerns that her monthly payments would significantly increase when she must repay again. Rebekah said, “You want to make more money because like more money isn't going to hurt, but also, it does hurt.” However, Maya voiced her concerns about how the cost of a degree and obtaining student loan debt do not equate to potential career prospects for educators. She discussed the limited administration positions in K-12 such as being a superintendent or principal and the limited tenure track faculty positions in her field of study.

In comparison, Ellie J had enlisted in the military for financial security. At the time, she had defaulted on her student loans after leaving college, which impacted her career aspirations in the military. She scored high on the Armed Services Vocational Aptitude Battery exam (ASVAB) to qualify to be intel but defaulting on her student loans made her ineligible to obtain a security clearance for the position along with a bonus. As a result, she was placed in artillery and the military assisted her with setting up a repayment plan. Ellie J also mentioned how her colleagues in intel obtained high paying positions after leaving the military without a college degree.

Three of the participants explained why they opted to work in the private versus public sector due to their student loan debt. For instance, Gina plans to return to graduate school then work in the private sector to pay down her student loans. Afterward, she would like to venture into the public sector when she is more comfortable with her remaining student loan balance. Currently, LaLa Evangelista and Shani work in the private sector for corporations. Earlier in her career, Lala Evangelista worked at a public university after earning a law degree but decided to forgo participating in the PSLF program by going corporate. In her opinion, the salary in the public sector was not worth pursuing PSLF. Instead, she preferred a higher salaried position, so she may have more money to pay down her debt quicker. However, Shani would have opted to join the military if she had known about the Armed Forces Health Professions Scholarship program during college, which helps enlistees pay for their professional degrees (i.e., M.D.). Instead, she partially relied on student loans to fund for her doctorate degree.

Another issue that six participants spoke about was their inability to repay their student loan debt because of job loss or underemployment. For instance, Pikachu's father paid her monthly student loan bill because she could not afford the payments along with living expenses. In the past, Isadore and Digna had requested forbearances from their loan servicers when they were underemployed and unable to repay their debt. For example, Isadore worked at a juice bar after completing her master's degree for a couple of years. She had to find a second job to pay for living expenses, so she requested that her student loan servicer place her account in forbearance. Also, Digna explained why she needed to request forbearances in the past:

I had premature babies. There was a lot going on in my life and I was not making that much money. For a minute, I was on welfare. So, they saw that I was diligent about it and notifying them that my income is not that great to pay back my loans. Peanut was also underemployed when she initially graduated with her bachelor's degree in the early 2000's. She defaulted on her student loans due to her starting salary being around \$19,000 a year. Peanut was unable to afford to repay her student loans at the time. In her state of residency, the default temporarily impacted her license to work as a school counselor. Peanut was able to resolve being in default quickly, but the provisional cancelation is still documented on her license.

Additionally, CJ Walker and Gr8trGrace4Them were recently in forbearance due to unemployment prior to the CARES Act. During that time, CJ Walker was hired as a social worker. She was relieved that she did not have to immediately go into repayment because of the CARES Act. In 2018, Gr8trGrace4Them lost her job as an educational administrator. She had decided to forgo returning to her career field in education to pursue being an entrepreneur instead. However, she was concerned about not having a steady and reliable income to repay her student loan debt.

Four of the participants also mentioned how they had to find ways to supplement their income to repay their student loans. For example, Maya talked about working full-time as a faculty member, but needed money from her consulting business to afford her monthly student loan payments.

Instead of having one job and being able to focus on one job, I actually have to manage both of those so that the money's where it needs to be. So, when the loan

comes out...it's there. It takes a significant amount of my time, but again, it's...I guess...a necessary evil in the world that I'm in right now.

Another example was given by LaLa Evangelista about her family's plan to sell their house and downsize to an apartment for a year to eliminate her student loan debt by October 2021. When she participated in the study, Lala Evangelista had an offer on her house and was waiting on a closing date. She estimated that they would profit at least \$20,000 from the sale. Her and her partner also planned to use most of the money towards her student loan debt.

In comparison, Gina who is in her early twenties was determined to pay off her student loan debt before the age of 30. Right now, she is focused on paying down her principal interest before starting graduate school. She used the financial award she received from participating in the AmeriCorps Vista program, which is a federal funded paid volunteered program (AmeriCorps, n.d.). She also used some of her inheritance to pay down her debt. Additionally, Peanut's student loan payments were higher than her mortgage payments, so she worked part-time to be able to afford to repay her loans.

Based on the collective narratives given by the participants it is evident that they share similar sentiments and experiences. One of the shared narratives was about how student loans influenced their career decisions, trajectories, and experiences despite owing different amounts of debts. One example a few of the participants mentioned was the decision to work in the private versus public sector. Also, more than half of the participants who shared their experiences with being underemployed or unemployed had worked in the public sector, however, one person worked in the entertainment industry.

Additionally, a few of the participants needed a supplemental income to repay their student loans regardless of working in the private or public sector.

PSLF: "It's kind of a confusing process"

The second theme is “It’s kind of a confusing process,” which is about the PSLF program and explores the first research question about Black women’s experiences repaying student loans. This theme emerged from the narratives given by nine participants. It is about their frustrations and confusions about the PSLF program such as misunderstanding the qualifications to participate, disagreeing with policies and terms, and foreseeing the program as unattainable.

For instance, both CJ Walker and Digna had misinterpretations about qualifying for the PSLF program. CJ Walker said, “That's 10 (years) for your undergraduate, but when you got a master's degree, they weren't getting more juice out of you. I think it's 10 (years) for your bachelor's and then 20 (years) for your graduate.” However, direct loans for graduate school do qualify under the PSLF program and are able to be forgiven after making 120 qualifying payments according to Federal Student Aid (n.d.-d). Another misconception about PSLF was discussed by Digna. She thought that the 120 consecutive repayments for PSLF will reset back to zero if a borrower misses one monthly payment. However, Federal Student Aid (n.d.-d) explained that payments for PSLF do not reset due to a missed payment, instead the borrower receives no credit towards their 120 qualifying payments. The only time that payments will reset is if a borrower decides to consolidate all their loans during the repayment process.

Also, a couple of the participants were concerned about navigating the process to qualify for the PSLF program. Gina discussed learning about the program by

participating in a professional development workshop hosted by her AmeriCorps VISTA program. The workshop was about how employment in public service qualifies for PSLF, but she felt hesitant about applying for it in the future. Gina explained:

What's good about the [AmeriCorps program]. So, they had a professional development on that. I understand that a lot of people who think they can qualify for that actually don't because they didn't fill out a form or something. So, I need to fill out that form. I would love to fill out the form because I am plug into the public sector. So, I think that would be helpful, but I'm still kind of lost. It's kind of a confusing process and I don't want to do the wrong thing.

Maya also shared that she called her loan servicer to verify if she was on track for PSLF. She compared how the Teacher Loan Forgiveness program was simple to navigate unlike PSLF. Maya stated:

I had to call...make sure I was on the right path because they called me and said, "Hey, you qualify for this." And so, whoever I was on the phone with...set me up. Then when I read about everybody having an issue I called back. And said, "Hey, am I on the right track? Do these count towards this 10 years?" And so, apparently, I'm on the right track there.

Maya plans to have her debt forgiven under the program within the next two years. "I hope it works. Lord, I'm praying hard on that one," she said.

Another issue that was shared amongst three participants concerned their disagreements with student loan forgiveness programs. For example, Naomi was a proponent for cutting everyone's student loan debt by at least 50 percent. In comparison, Pikachu suggested that the federal government needs to annually forgive a certain

percentage of borrowers' student loan debt for up to 10 years, if they select to work for a public entity. She believed that this revision to the PSLF program would incentivize more people to work for nonprofits. In contrast, Gr8trGrace4Them believed that student loan forgiveness should be a form of reparations. She elucidated:

Nobody should have to take out these kind of loans. Nobody should think that this is the only way to get through college. And so, in that respect in terms of reparations, I don't want to pay it back. I don't think I should have to. I think that my family, my ancestors build so much. Life, blood and guts. And weren't able to do things and achieve like I did...its owed to me from this country.

Also, two of the participants mentioned being hopeful about certain presidential candidates' public proposals to forgive student loan debt. Digna was hoping that either Senators Elizabeth Warren or Bernie Sanders was elected in the 2020 U.S. Presidential election because of their plans to eliminate student loan debt. Rebekah also wanted Bernie Sanders to be elected.

However, a couple of the participants thought the PSLF program was unattainable for different reasons. Peanut investigated consolidating her student loan debt, including Parent PLUS loans, but found the monthly payments under the Income Based Repayment (IBR) plan to be way too high compared to the Extended Graduated Repayment plan. Unfortunately, she had to be under an IBR to qualify for PSLF. Additionally, Naomi was apprehensive about applying for PSLF because she foresaw it being eliminated in the future. It is unclear if borrowers are grandfathered to qualify for the program even if it is eliminated, but one of the participants was very optimistic about her loans being forgiven under PSLF. Rebekah viewed the PSLF program as a "light at the end" of repayment.

The shared sentiments about the PSLF program were given by participants working in the public sector. One of the main points discussed by the participants was that the PSLF program was a confusing process to navigate. However, some of the policies that a couple of the participants had issues with were misinterpretations. Additionally, a couple of the participants who qualified to participate in the program opted not to because they viewed PSLF as unrealistically attainable.

"That's money that could be going to something else"

Theme three "That's money that could be going to something else" is about how all the participants viewed student loans as financially straining. The main points taken from their collective experiences was about interest, debt-to-income ratio, and how other financial opportunities are impeded because of student loan debt. Additionally, seven participants shared their thoughts about the interest from their student loans. According to Federal Student Aid (n.d.-e), interest from student loans accumulates between monthly payments based on a daily interest formula, which consists of multiplying the outstanding principal balance by interest rate and by the number of days since the last payment. For example, Gina felt relieved that the interest rates have been placed on hold due to the CARES Act, which meant her student loan balance was not accruing while temporarily in forbearance. Also, Gr8trGrace4Them was relieved that her student loans were in forbearance but had concerns about how her debt accrued in prior years because of interest. She first acquired student loans in the 1980s and later accumulated a lot more from seminary school.

Similarly, both CJ Walker and LaLa Evangelista were surprised about how much their student loan debt was impacted by interest. For instance, Lala Evangelista graduated

with \$65,000 in student loan debt from law school, which is now estimated to be around \$88,000 because of accumulating interest. CJ Walker explained how she really did not understand the impact that interest had on student loans until she was in repayment. CJ Walker stated:

Okay, compound interest...even though they have you take some kind of test. I forgot the name of it, but you take that test before they give you the loan like to make you understand it. I didn't understand the test. The little five minute video talked about it. But now that I'm actually living it and seeing the compound interest really understanding that.

However, Naomi, Shani, and Pikachu mentioned wanting to pay more than the minimum, so their payments would also go towards the outstanding principal balance. Outstanding principal is defined as the original loan's remaining total, including the capitalized interest (Federal Student Aid, n.d.-e). Naomi said:

My belief is you always pay more than the minimum, if you're able to because a lot of times if you're only paying the minimum like you're basically just making a payment on the interest that they added. And you're really not getting at the...principal.

Similarly, Shani dedicated a significant amount of her salary towards paying off her student loan debt as soon as possible. Prior to the CARES Act, Shani allocated about \$1,000 per month towards repaying her student loans although her minimum monthly payments were around \$400 per month. Now, her loans are temporarily in deferment, but she continues to make repayments towards her debt. Currently, Shani pays the minimum balance each month since the interest rates are temporarily on hold. Pikachu also did not

foresee being able to make leeway in paying off her student loans unless she paid more than the minimum. Pikachu said:

I feel like I'm making these payments and there's no real dent. I'm paying \$170 a month, but I just don't feel like I'm making any dent to it. It's like I feel like I would need to make \$5,000 payments every six months or something like that to really make a dent [in] my debt.

Another issue that the participants discussed was about how student loans impacted their credit report, including debt-to-income ratio. CJ Walker was concerned her debt-to-income ratio was on her credit reports, which impacted how she qualifies for other credit. Similarly, Digna would like for student loans to be omitted from her credit reports. Ellie J also disclosed how defaulting impacted her credit history, including qualifying for a high interest rate (18%) on a car loan.

The third issue that participants talked about was how repaying student loans impedes other opportunities related to their finances such as homeownership, saving, building wealth, and retirement. For example, Rebekah, Digna, Gr8trGrace4Them, and Shani all talked about their aspirations to be first-time homebuyers. Rebekah currently rents a house, but said it was expensive. She is unable to live in a traditional apartment building due to her disability. In the near future, she would like to have a home but repaying student loans may prevent her from saving for a one. In contrast, Digna thought it was ironic that she pursued an education to attain some financial security but was hindered by her student loan debt. Digna said “I'm not living in a house. I'm living in a one-bedroom apartment. Some lenders look at the loans, it affects your credit rating, your credit score.” However, Shani intentionally delayed purchasing a house and having

children to focus on paying off her student loan debt as soon as possible, since it was hindering her ability to grow her wealth.

Another participant shared her experiences trying to purchase a home with student loan debt after she graduated from seminary school. Gr8trGrace4Them explained:

I wish I had forced it a little bit more to work out, but I kept thinking “Oh, I’ll have time” and “I’ll do it after I graduate and when he’s (partner) done with school.” We’ve established that was kind of our plan. We’re planners, but all those plans got changed because of this debt.

In comparison, Isadore did not mention being a homebuyer in the future but shared her desire to relocate to another major city. However, she could not afford to move because she needed the money to repay her student loan debt.

In contrast, a few of the other participants talked about purchasing a home despite their student loans. For instance, Maya explained student loans did not prevent her family from obtaining mortgages to purchase two different homes. However, Ellie J explained the amount that she qualified to mortgage a home was limited based on her and her partner’s debt-to-income ratio due to student loan debt. In the future, she hopes that her student loans will not be an issue when they look at purchasing another house. CJ Walker had similar concerns about her debt-to-income ratio and the ability to save due to having to repay her student loans. She currently owns a home but would like to move and purchase another house soon.

A few of the participants were also worried about how repaying student loans will possibly delay their plans for retirement. Peanut is in her late forties and plans to retire by the time she is 58 years old but foresees having to work part-time to repay her student

loans later in life. Comparatively, CJ Walker is in her late thirties and is not content about having to repay her student loan debt late in life. However, Shani is in her twenties and completed a terminal degree. She is already planning for retirement and spoke extensively about retiring early during our interview. Her goal was to pay off her student loan debt quickly, so she would not have to worry about it later in life.

Also, a couple of the participants were concerned about how repaying student loan debt prevented them from financially saving money. LaLa Evangelista spoke about not being able to save and how repaying student loan debt takes away from focusing on other debt that her and her partner have accumulated. Additionally, Naomi was concerned how repaying student loans keeps her and her partner from saving. “That's money that could be going to something else,” she contemplated. Finally, Peanut said that repaying student loans was a financial hinderance in the past compared to presently. There were times when she had to forgo paying for unexpected financial emergencies because she needed money to repay her student loan, which was over \$700 a month. “I had the money, but I know I had to pay my student loan payment,” Peanut stated.

In summary, all the participants discussed how repaying student loans was a financial barrier due to accumulating interest, impact on their debt-to-income ratio, and made it challenging to save for other opportunities like retirement and purchasing a home. In terms of interest, a few of the participants shared that their strategy was to pay more than the minimum balance each month. A few of the participants also were concerned that student loans were reported on their credit history. However, there were different experiences when it came to student loan debt and homeownership. Some of the participants had no issues being able to obtain a mortgage to purchase a home. While

other participants discussed the inability to save to buy a house or move because the money was needed to repay their student loans. Additionally, a couple of the participants would have liked to use the money that is going towards repaying their student loans to pay off other debt, save for retirement, invest, and establish foundational wealth.

“It’s a generational issue with my family”

The last theme emerged from the second research question regarding Black women’s perceptions about the long-term implications of amassing student loan debt. Theme four is titled “It a generational issue with my family” because the participants talked about how student loans impacted their family. Ten participants shared their family’s history with student loan debt such as their parent’s experiences, obtaining Parent PLUS loans to pay for their children’s college education, and their partner’s student loan debt.

Four participants mentioned their family’s experiences with student loan debt. Pikachu’s father was repaying her student loans prior to being in forbearance. In contrast, Shani disclosed that her mother and older sister used student loans to pay for a college education but did not complete a degree. She witnessed the difficulty her mother and sister experienced attempting to repay the debt. Similarly, Gina disclosed that student loans was a generational issue in her family. Both her uncle and father had over \$50,000 in student loan debt. Gina said:

It's a generational issue with my family...with student loan debt. We didn't have any student loan debt with my mom, but my dad has over \$50,000 in student loan debt and my uncle had like 60,000 dollars.

Furthermore, Gina's father obtained a Parent PLUS loan to pay for her college education. Also, Ellie J's mother obtained a Parent PLUS loan to pay for her college tuition too.

In comparison, Digna spoke about her mother's history with student loans, her own student loan debt, and why she used Parent PLUS loans for her daughters' college education. Overall, Digna has around \$150,000 in student loan debt, which includes the Parent PLUS loans. However, she estimated that about \$125,000 is her own debt. She was okay with obtaining Parent PLUS loans, so that her twin daughters' may pursue their intended careers as a lawyer and nurse. Additionally, both her daughters' obtained student loans to pay for their undergraduate education. Another participant, Peanut, revealed borrowing Parent PLUS loans for her daughter's college tuition too. She was surprised about how much the Parent PLUS loan had contributed to increasing her monthly student loan payments. Overall, Peanut accumulated around \$121,000 from both her student loans, including the Parent PLUS loan. Peanut mentioned "the parent loan causes my payments to go up as much as it does. I almost feel like I'm never going to get out of it." Furthermore, her daughter also had to borrow student loans to pay for college. It is important to note that both Digna and Peanut were single parents and received no financial assistance from their children's father.

A third commonality discussed by six of the participants concerned their partners' student loan debt. Gr8trGrace4Them, Shani, Ellie J, Maya, and LaLa Evangelista mentioned that they had more student loan debt than their spouses. For instance, Gr8trGrace4Them talked about how her partner has been supportive and understanding about her student loans, although he does not have any. In comparison, Naomi disclosed

that her partner had more debt compared to her. She was worried about how repaying student loans keeps her and her partner from creating generational wealth for their future children. Naomi explained:

So, while I don't regret my decisions to take out student loans to pursue my education. I don't like the fact that it is then going to keep me from doing other things I want and need to do financially in order to create some generational wealth.

However, none of the participants expressed any apprehensions or problems with their partner's student loans or vice versa.

Collectively, ten of the participants shared their family's historical experiences with using student loans to pay for college. A few of the participants' disclosed witnessing their family members deal with student loan debt. Additionally, five of the participants' partners had student loan debt, but only one participant had significantly less debt than her partner. Furthermore, two of the participants were single mothers who had to obtain Parent PLUS loans to pay for their children's college tuition. The participants experiences highlight the generational financial impact of student loan debt.

Chapter Summary

This chapter presented the four overarching narrative themes that emerged from my study's two research questions. The research questions are: "What are Black women's experiences paying back student loans?" and "What are Black women's perceptions about the long-term implications of amassing student loan debt. Data collected from the 13 participants' who completed all three phases of the study was used to explore their collective experiences concerning repaying student loans.

The first two themes are about their shared experiences paying back student loans. The first theme discussed was "You're living a life to pay someone back," which explored how career decisions and experiences revolved around student loan debt. All the participants mentioned their careers in relation to student loans. Some of the stories shared by the participants included defaulting and its impact on their career aspirations, determining to work in public or private sector, needing forbearances due to unemployment or underemployment, and using supplemental income to repay their debt. The second theme is "It's kind of a confusing process," which is about the PSLF program. The theme explores nine participants' thoughts and experiences about PSLF. Some examples of the sentiments shared by the participants were confusion about interpreting PSLF policies, hesitating to participate, disagreeing with the terms, and foreseeing accessing the program as unreliable. Additionally, the participants who spoke about the PSLF program all had careers in the public sector.

The last two themes are the long-term implications about amassing student loan debt. The theme about "That's money that could be going to something else" examines the financial strain that all the participants spoke about in relation to student loans. Some examples shared by participants were about the accruing interest increasing their outstanding principal balance, student loans being a part of their credit history reports, the inability to save to purchase a home, retire later in life, invest, and build wealth due to debt. The last theme "It's a generational issue with my family" is about how ten of the participants shared their family's history with student loan debt, including obtaining Parent PLUS loans for their children's college educations.

CHAPTER 6

DISCUSSION AND IMPLICATIONS

My study explored Black women's experiences repaying student loans. Across all gender and racialized groups, Black women are burdened by student loan debt at a higher rate (Miller, 2017). However, the voices of Black women sharing their experiences repaying student loans is absent from the literature, which focuses on making quantitative comparative analysis (i.e., Miller, 2017). Therefore, I conducted a narrative study to provide a richer understanding of the phenomenon from Black women directly impacted by student loan debt. Two research questions guided my understanding of the phenomenon RQ1) What are Black women's experiences paying back student loans? RQ2) What are Black women's perceptions about the long-term implications of amassing student loan debt? The intent of my first research question was to explore how Black women's experiences with student loan debt may lead to opportunities to advocate for policies and institutional practices at the federal, state, and institutional level when it comes to disparities in funding a college education. Also, the purpose of my second research question was to understand individual perceptions about the long-term implications of student loan debt, but also use BFT as a framework to decipher how their experiences intersects with other social identities such as socioeconomic status, marital status, level of education, age, and if they have any dependents.

Data for my study were collected in three phases, which involved a questionnaire (phase one), responses to a news article (phase two), and individual interviews (phase

three). I conducted a descriptive analysis of my survey's results from 796 respondents. For phases two and three, I used the findings from the survey to recruit a diverse group of Black women based on different attributes such as education background, household information, occupation, amount of student loan debt, years in repayment, and response to my survey's open-ended questions. In total, I was able to recruit 19 participants for phase two and 13 of them also volunteered for phase three.

My findings are presented in chapters four and five. I used Black Feminist Thought (BFT) and the literature to explore the stories shared by the 13 participants who volunteered for phases two and three. For chapter four, I presented 13 individual narratives to validate and understand their diverse lived experiences in relation to my two research questions. For chapter five, I conducted a thematic narrative analysis to find four overarching themes to understand the collective experiences of the participants. In total, I had four overarching narrative themes based on my two research questions. Theme one "You're living a life to pay someone back" and theme two "PSLF: It's kind of a confusing process" were my findings based on the first research question. The other two themes are based on my findings for my second research question. Theme three is "That's money that could be going to something else" and theme four is "It's a generational issue with my family".

In regards to my first research question, my findings from theme one expose how student loan exacerbates the wealth disparities Black women experience in the United States. Additionally, my findings from theme two highlight the confusion and misinformation about the U.S. Department of Education's handling of the Public Service Loan Forgiveness program. Furthermore, findings from themes three and four provide a

rich in-depth understanding of my second research question about the long-term implications of student loan debt such as financial precarity, which is experienced differently amongst Black women based on income, socioeconomic background, marital status, dependents, and level of education. Based on my findings, this chapter discusses the implications, including recommendations for policies, practices, and future research.

Discussion

My findings illustrate the inequalities that repaying student loan debt exacerbates for Black women such as the ability to be homebuyers, underemployment and unemployment, debt from graduate school, needing a supplemental income, and generational student loan debt. The following section is an overview of these four findings that resulted from the stories shared by the 13 participants who volunteered for all three phases of my study. I also discussed how the participants' experiences were similar and different.

Black Women: Student Loans and Homeownership

One issue that came up in the literature and from my findings was about how Black homeownership is impacted by student loan debt. One study found that there are no significant differences based on gender for homeownership (Velez et al., 2019). However, Seamster and Charron-Chénier (2017) found that 56% of first-time homebuyers reported difficulty saving for a down payment because they needed the money to repay student loans. Additionally, the median first-time homebuyer is 32 years old for White households compared to 38 years old for Black households. Therefore, White households typically start building home equity earlier in life.

In comparison, my study provides personal accounts from Black women attempting to purchase a house while repaying student loan debt. For example, Digna, G8trGrace4Them, and Rebekah spoke about their inability to be a first-time homebuyer because they had to repay student loans. Digna best summarized the conundrum that student loan debt imposes on Black homebuyers. She said, “What is ironic to me is that I pursued an education to attain some financial security, but the avenue I used to reach that goal is exactly what is keeping me from that security.” It is important to note that several of the other participants (i.e., Maya, Naomi, Peanut, & Ellie J) disclosed being able to purchase a house(s) despite having student loan debt. However, the homebuyers were more likely to be married and/or have a higher household salary compared to the prospective first-time homebuyers.

Black Women: Student Loans, Underemployment, and Unemployment

The second issue that emerged from my findings was about how student loan debt exacerbates the gender and racialized wage gap. This is concerning because studies found that Black degree holders are more likely to be underemployed and unemployed compared to their White counterparts due to discrimination in the workforce (Davis et al., 2020; Espinosa et al., 2019; Jones & Schmitt, 2014). Furthermore, student loan debt takes a higher percentage of women’s income compared to men, but it is higher for Black women compared to women who are White, Latinx, and Asian (Hegewisch et al., 2015).

Six of my participants shared their challenges concerning discrimination in the workplace, which kept them underemployed and unemployed. For example, G8trGrace4Them shared her experience being unemployed after being fired from an educational administration position that paid \$90,000 annually. She had to request a

forbearance due to job loss. As of now, she does not plan to return to an administrative position in education because of the racial discrimination she encountered and does not foresee being hired due to age discrimination as well.

Another concern is that 10 out of 13 participants, spoke about obtaining significantly more student loan debt to pursue an advanced degree (i.e., master's degree and terminal degree). The participants with an advanced degree needed it to access or advance in their career field. Some examples are to be a counselor, social worker, faculty member, lawyer, and scientist. For instance, Naomi mentioned making only \$8 per hour working full-time with a bachelor's degree. Therefore, she decided to return to college for a master's and then doctoral degree. She now makes over \$90,000 a year, but the bulk of her debt comes from graduate school. Now, Naomi owes around \$30,000 in student loans. Similarly, Rebekah, Maya, LaLa Evangelista, Isadore, and Gr8trGrace4Them also obtained most of their student loan debt from graduate or professional school. However, Black women still encounter a wage gap despite having an advanced degree. For example, Black women with an advanced degree earn about \$1,091 weekly while White women with an advanced degree earn \$1,361 weekly (Miller, 2016). Therefore, it may be assumed that Black women experience barriers to financial security because of student loan debt and the wage gap regardless of their level of education.

Black Women: Supplementary Incomes to Repay Student Loans

A third issue that emerged from the findings was about how several of the participants needed to use their supplemental incomes towards repaying student loan debt. This finding about using supplementary incomes to repay debt advances the literature about financial disparities Black women encounter due to student loans (i.e.,

Davis et al., 2020; Miller, 2017). My findings offer examples for how Black families are sacrificing potential sources of wealth to repay student loan debt. For example, Maya started a consulting business and uses the money to repay her student loans each month, which could go towards savings instead. Lala Evangelista plans to use the profit she earns from selling her house towards repaying her student loans, instead of financially investing the money. Gina used money from her inheritance after her father passed to repay some of her student loans and plans to use the rest towards earning a master's degree. This is concerning because student loan debt has widened the wealth gap amongst Black and White borrowers (Houle & Addo, 2018; Zhan et al., 2016).

Black Families: Generational Student Loan Debt

Scholars explained that the racialized disparities between Black and White borrowers is because of generational wealth (i.e., Baum, 2019; Davis et al., 2020; Houle & Addo, 2018). However, the literature about the financial resources of Black borrowers also needs to examine the intergenerational impact of student loan borrowing. My study offers insight about this phenomenon from the perspectives of Black women who are the head of their household. For example, Digna and Peanut both talked about obtaining Parent PLUS loans to pay for their children's education in addition to their own student loan debt. Furthermore, their children borrowed student loans. Digna also mentioned that her mother passed away owing student loan debt. Their stories illustrate how student loan attainment is becoming a generational burden among families, which includes the debt of grandparents, spouses, children, and siblings. Based on my four implications, I have made recommendations in the next section for policies and practices to help remediate the racialized and gender disparities concerning student loan debt.

Policies and Practices Implications

The proposed recommendations concerning policies and practices to address the findings from my study were done through the lens of BFT. It is important to note that the recommendations are focused on high-level policies and practices because the responsibility to make changes related to student loan debt crisis should not be placed on an individual. For policies, I propose forgiving student loan debt, revising the federal government's student loan forgiveness programs, and employers not enforcing punitive policies due to defaulting on student loans. For practices, I propose expanding support for graduate programs, student loan forgiveness options, and transparency about financial aid.

Policy Recommendation: Cancel Federal Student Loan Debt

One policy recommendation that I propose is a mandate to cancel federal student loan debt. There has been policy debate about whether student loan debt should be canceled and if so, then how much (Addo & Baker, 2021). For instance, Addo and Baker (2021) mentioned that there have been policy proposals by lawmakers and advocates to cancel up to \$10,000, \$50,000, or all student loan debt. However, Smith (2020) suggested that up to \$75,000 in student loan debt needs to be canceled for all borrowers to address the racialized disparities with student loan debt for Black and Latinx borrowers. Interestingly, two of my participants wanted two former Presidential nominees, Senators Elizabeth Warren and Bernie Sanders, to win the election in 2020 because they advocated for student loan debt cancelation. Additionally, 9 out of 10 Black women and 8 out of 10 Black men who voted and completed a survey about student loan debt supported canceling at least a percentage of debt (Color of Change, 2021). Unfortunately, President

Biden has no immediate plans to cancel any student loan debt (Hanson & Rawhouser-Mylet, 2021), although Black voters were significant to President Biden's election to office in 2020 (Ray, 2021).

Policy Recommendation: Revising Student Loan Forgiveness

A second policy that I propose is to review the student loan forgiveness program. The program allows borrowers who work in the public sector to have their debt forgiven after making 120 qualifying payments, but it has been reported that 99% of applicants have had their applications for forgiveness rejected as of 2018 (Turner, 2018).

Additionally, the prospect of having student loans forgiven for those who do not plan to participate in PSLF, which is after 20 to 24 years may be just as grim. The National Consumer Law Center (2021) recently reported that only 32 out of two million eligible borrowers successfully had their debt forgiven after 20 to 25 years of repayment. Clearly there is a major issue with how the current forgiveness programs are functioning.

Therefore, I wanted to reiterate a more commonsense approach mentioned by one of the participants in my study. Pikachu shared a plan that her and her friends have discussed concerning PSLF:

We just been discussing a lot...like if for every year they took off like anywhere from 2 to 5% or something like that. They're taking off maybe \$1,000 or \$2,000 a year because you worked in a nonprofit or some kind of service for a year. I'm like, so many more people would want to be teachers or work in a nonprofit. You'll be getting some top bar people. I just feel like you shouldn't have to give away 10 years of your life for shitty pay just to pay off the debt.

I agree with Pikachu that borrowers should not have to make 120 qualifying payments over 10 years to have their student loans possibly forgiven under PSLF. Instead, the PSLF program should waive a percentage of student loan debt each year for up to 10 years. Also, the federal government should ensure that the process to apply for forgiveness is clearly accessible and quick to process. Lastly, the Federal government needs to take responsibility for the misinformation and miscommunication about these forgiveness programs.

Policy Recommendation: Employers Not Penalizing Borrowers in Default

A third policy that I propose concerns defaulting on student loan debt. My study was consistent with the literature that discussed borrowers who have not completed college are more likely to default (Akers & Chingos, 2016; Hillman & Orosz, 2017). For example, Ellie J had defaulted on her student loans when she took a break from college. Additionally, college graduates with low-level incomes may find repaying student loans to be burdensome (Hillman & Orosz, 2017). For instance, Peanut had defaulted on repaying her student loans after completing her bachelor's degree because her salary as a single parent was only \$19,000 a year. When borrowers default on student loans, the federal government has the right to garnish wages for repayment (Akers & Chingos, 2016). This happened to Ellie J when she enlisted in the military while being in default. However, was it necessary for the military to deny awarding Ellie J a signing bonus for enlisting because she was in default? She explained that "having a small kid...I could have used that \$10,000 bonus." Also, was it pertinent to permanently report that Peanut's professional license as a school counselor was temporarily revoked due to defaulting on her student loans in 2003. In my opinion, employers should not penalize employees for

defaulting on student loans beyond the extent of the federal government's ability to garnish wages. Penalizing employee's ability to earn a salary seems counterintuitive and potentially hindering to a person's career prospects over the life course.

Next, I propose two practices that institutions of learning and employers should consider for alleviating the propensity to borrow student loans. There have been proposals by advocacy groups and law makers about how to handle the disparities concerning student loan debt (Addo & Baker, 2021). However, the focus tends to be about policies that must be enacted at the federal and state levels. In terms of practices, I propose expanding support for graduate programs, student loan forgiveness options, and transparency about financial aid.

Practice Recommendation: Expanding Support for Graduate Programs

Another practice that I recommend is funding graduate school. Some of the participants acquired a substantial amount of debt from graduate programs but had little debt from undergraduate school. This is concerning for the participants' that came from low socioeconomic backgrounds. Two examples are Rebekah and Naomi who both obtained graduate degrees for career advancement. Rebekah had acquired over \$100,000 in student loan debt from her MSW degree, which she needed to be a mental health counselor. In comparison, Naomi amassed around \$25,000 in student loans from her graduate degrees, which she used to advance to a leadership role in higher education/student affairs. Therefore, I propose that graduate programs should publicized the career outcomes of their graduates, so potential applicants may make informed decisions about job prospects, including the risks of student loan debt. Next, if graduate students are obligated to pay student fees like undergraduate students, then institutions

should have specialized student support services to retain and ensure graduates complete their degrees. This includes offering specialized career consulting for graduate students to ensure they are not underemployed or unemployed after completing their education.

Third, institutions need to offer their full-time graduate students who may be employed as a graduate assistant, teaching assistant, or research assistant a stipend that is a living wage, so student loans are not solely needed for living expenses.

Practice Recommendation: Expanding Student Loan Forgiveness Options

Recently, there have been stories in the media about colleges announcing that they will forgive student loans for college graduates at commencement such as Dallas College, Wilberforce University, and Delaware State University (Friedman, 2021). Two of those universities were Historical Black Colleges and Universities (HBCUs). I propose that more institutions of higher education do the same for their graduates if they can afford it. Also, the federal government enabled for employers to make tax-free payments towards their employees' student loan debt, including both private and federal loans, by contributing up to \$5,250 per person annually (Farrington, 2021; Friedman, 2021). Therefore, I propose that employers support their employees attaining a postsecondary education. Some examples are offering to repay student loan debt, tuition reimbursement programs, and awarding educational leave.

Practice Recommendation: Expanding Transparency about Financial Aid

A third implication for practice is expanding transparency about the financial aid process. Some of the participants discussed the lack of support and guidance they received about finding funding for college. Also, Digna and Peanut shared their stories about trying to navigate the financial aid process as parents of college students.

Therefore, I propose the need to expand outreach to families about funding college during secondary education. This includes being transparent about the repayment process for student loans and how that differs from private versus federal loans. For example, Maya and Shai both mentioned that they were not certain how they acquired a private student loan as part of their financial aid packages. I also recommend that the Federal Student Aid Office within the U.S. Department of Education reassess their Financial Awareness Counseling tutorial that applicants must complete prior to accepting federal aid for college. Currently, the tutorial is completed virtually online. However, should it be offered in multiple formats, including in-person with a financial aid counselor at a university or college? The intent is to make the information more accessible to applicants. Additionally, institutions may want to reassess the administration of their financial aid offices. I recommend that financial aid offices consider cross training other practitioners on campus that communicate with students regularly like academic advisors. The purpose is to immediately assist students with concerns about their financial aid. Additionally, financial aid offices should consider facilitating outreach and educational programs for students enrolled at their institutions, including graduate students. The purpose is to be more transparent and offer awareness about financial aid, including student loans.

Future Research Implications

For my study, I conducted a qualitative narrative analysis and provided both individual stories and overarching themes from the data collected. The method that I used to explore the phenomenon concerning Black women and student loan debt has expanded the in-depth understanding for how student loan repayment has long-term implications

for borrowers over the life course. Based on my findings, I have several recommendations for future studies about student loan borrowing and repayment.

Future Research: Borrowers in Default

One recommendation is that scholars study the experiences of people who default on student loans using qualitative or mixed methods. The experiences of borrowers defaulting are absent from the literature about student loan policy (i.e., Hillman & Orosz, 2017; Lochner & Monge-Naranjo, 2015; Miller, 2017; Perna et al., 2017). From my findings, I was surprised to learn that defaulting also impacted borrowers' careers due to punitive measures, which forced them into repayment (i.e., Ellie J & Peanut).

Future Research: Older Adults and Student Loan Debt

Another recommendation for scholars to study about repaying student loans later in life. According to Douglas-Gabriel & Harden (2021), people over the age of 50 are the fastest growing group of student loan borrowers. None of my participants had reached retirement age yet, but most of them were concerned with how student loans hindered their ability to save and build financial wealth for retirement. Additionally, some of my participants completed college and accumulated student loan debt in their thirties opposed to twenties. For example, G8trGrace4Them and Digna decided to return to college late in life for a career change. Therefore, I suggest exploring student loan debt from the perspectives of older adults who return and complete college late in life.

Future Research: Federal Loan Forgiveness

My third recommendation is studying the experiences of borrowers who successfully had their student loan debt forgiven. In my study, only one of the participants mentioned being able to have her student loans partially forgiven by the

Teacher Loan Forgiveness program. As previously stated, 99% of applicants as of 2018 have been rejected from the PSLF program, which the U.S. Department of Education claimed it was due to applicants' ineligibility (Turner, 2018). Also, less than 1% have had their federal student loans forgiven after 20 years of repayment (National Consumer Law Center, 2021). Therefore, how did the small percentage of borrowers successfully navigate the process to have their student loans forgiven? Potential findings may be able to inform practices to make the student loan forgiveness programs more attainable.

Future Research: Black Women with No Student Loan Debt

A final recommendation is to explore the experiences of Black women with little to no debt from a college education, especially those that continued their education beyond a bachelor's degree. About 12% of Black women who are college graduates have little to no student loan debt (Miller, 2017). Therefore, what can we learn from their experiences? Additionally, maybe their experiences can help research and policy experts that study student loan debt understand the systematic challenges Black women may or may not encounter trying to fund a college degree without student loans.

Chapter Summary

In conclusion, student loan borrowing and repaying is a complicated system. Student loans provide financial access to higher education but may disadvantage people propensity to build wealth long-term. Additionally, Black women are more likely to borrow student loans (Miller, 2017) and encounter a wage gap based on racism and sexism in the job market (Davis et al., 2020). However, my participants reminded me about the benefits of borrowing student loans as well. For instance, student loans gave them access to a higher education that they may not been able to afford without it. Also,

graduate school offered opportunities for them to advance in their career fields.

Therefore, some of my participants had absolutely no regrets for obtaining student loan debt, including amounts exceeding \$100,000. Additionally, some of the participants were strategic in how they navigated the repayment process. They shared stories such as using supplementary income to pay down student loan debt. Some examples were obtaining a second job, selling their home to use the profit towards repayment, and using inheritance to pay down debts. These supplemental incomes are being used as a tithe to the federal government for borrowing student loans, instead of building generational wealth for their families. This is further exacerbated when grandparents, parents, children, and spouses all have student loan debt. However, repaying student loans is an obligation that has severe repercussions if a person were to default. These repercussions go far beyond the federal government garnishing wages. Employees may have punitive measures such as canceling professional licenses and denying employment based on credit checks. It is my hope that the stories shared will provide deeper understanding of the complexities of student loan borrowing, especially for educational policy makers, politicians, and advocates who are proponents of canceling student loan debt.

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APPENDIX A

DIGITAL RECRUITMENT FLYER

<h2 style="text-align: center;">Black Women Repaying Student Loan Debt</h2> <h3 style="text-align: center;">Participants Needed for Research Study</h3>	
	<p>Please consider being a part of a dissertation study about Black women's experiences with repaying student loan debt conducted by Danielle Bostick, a Ph.D. Candidate in the College Student Affairs Administration program at the University of Georgia.</p>
Participant Criteria	Participant Involvement
<ul style="list-style-type: none"> • At least 18 years old. • Self-identify as a Black woman. • Have U.S. federal and/or private student loan debt. • Currently not enrolled in a college degree program. 	<ul style="list-style-type: none"> • Part I: Complete a brief online survey. <i>Estimated Time: 10-15 mins.</i> • Part II: Read an article about Black women's experiences with student loan debt then respond to three questions. <i>Estimated Time: 60 mins.</i> • Part III: Complete an individual interview. <i>Estimated Time: 60-90 mins.</i>
<p>There is no incentive for completing the questionnaire. However, volunteers selected for Part II and Part III of the study will be compensated with:</p> <ul style="list-style-type: none"> • A \$25 e-gift card to Amazon for reading and responding to questions about an article. • A \$25 e-gift card to Amazon for participating in an individual interview. 	
 <p>Access Online Survey: https://bit.ly/2WZ64xg</p>	
<p>At this time, you are only being asked to take the survey (Part I), and, if you consent to Parts II and III then you will be asked to include your email address at the end of the survey, which I will use to contact selected volunteers for the next two parts of the study.</p>	
<p><small>The study is confidential and no identifying information will be used in the findings. For more information about the study, please contact Danielle Bostick at danielle.bostick25@uga.edu. This dissertation study is supervised by Dr. Darris Means, email dmeans@uga.edu. This project has been approved by the University of Georgia's Institutional Review Board for the protection of human subjects (Questions: irb@uga.edu or 706-542-3199)</small></p>	

APPENDIX B

SOCIAL MEDIA WRITTEN ANNOUNCEMENT

Please consider being a part of a dissertation research study about Black women's experiences with repaying student loan debt conducted by Danielle Bostick, a PhD Candidate in the College Student Affairs Administration program at the University of Georgia.

Participant Criteria

At least 18 years old.

Self-identify as a Black woman.

Have U.S. federal and/or private student loans.

Currently not enrolled in a college degree program.

Participant Involvement

Part I: Complete a brief online survey. Estimated Time: 10-15 mins

Part II: Read an article about Black women's experiences with student loan debt then respond to three questions. Estimated Time: 60 mins.

Part III: Complete an individual interview. Estimated Time: 60-90 mins.

There is no incentive for completing the questionnaire. However, volunteers selected for the parts II and III of the research study will be compensated:

- A \$25 e-gift card to Amazon for reading and responding to questions about an article.
- A \$25 e-gift card to Amazon for participating in an individual interview.

If you are interested in participating and meet the above criteria, then please complete the online survey: <https://bit.ly/2WZ64xg>

At this time, you are only being asked to take the survey (Part I), and, if you consent to Parts II and III then you will be asked to include your email address at the end of the survey, which I will use to contact a selected group of volunteers to participate in the next two parts of the research study.

The research study is confidential and no identifying information will be used in the findings. For more information about the research study, please contact Danielle Bostick at danielle.bostick25@uga.edu. This dissertation is supervised by Dr. Darris Means, email dmeans@uga.edu. This project has been approved by the University of Georgia's Institutional Review Board for the protection of human subjects (Questions: irb@uga.edu or 706-542-3199)

APPENDIX C

PRINTED VERSION OF QUALTRICS SURVEY

Black Women's Experiences with Student Loan Debt (Final Version)

Survey Flow

Standard: Consent Form (1 Question)
Standard: Screening Questions (3 Questions)
Standard: Education (5 Questions)
Standard: Student Loans (9 Questions)
Standard: Occupation (2 Questions)
Standard: Household (4 Questions)
Standard: Reflections (3 Questions)
Standard: Volunteer for next phases (1 Question)

Page Break

Start of Block: Consent Form

Q1

Welcome to the research study!

You are invited to participate in a research study about Black women's experiences with repaying student loan debt. This study is being conducted by Danielle Bostick, a Ph.D. candidate in the College Student Affairs Administration program at the University of Georgia. You will be presented with questions relevant to the study. Please be assured that your responses will be kept completely confidential and will not be associated with you in any way.

The survey should take you around 10-15 minutes to complete and your participation is voluntary. You have the right to withdraw at any point during the study, for any reason, and without any penalty. If you would like to contact the Principal Investigator or Co-Investigator for the study to discuss this research project, please e-mail:

Principal Investigator: Dr. Darris Means Department of Counseling and Student
Personnel Services dmeans@uga.edu **Co-Investigator:** Danielle Bostick
Department of Counseling and Student Personnel Services
Danielle.bostick25@uga.edu

This project has been approved by the University of Georgia's Institutional Review Board for the protection of human subjects (Questions: irb@uga.edu or 706-542-3199).

Please read and download a copy of the full consent form for your records here: [Full Consent Form](#)

There is no incentive for completing the questionnaire. However, volunteers selected for the parts II and III of the study will be compensated:

- A \$25 e-gift card to Amazon for reading and responding to questions about an article.
- A \$25 e-gift card to Amazon for participating in an individual interview.

This survey may be completed on any mobile device, but it is best displayed on a laptop or desktop computer.

You must be at least 18 years old to be eligible and meet the following criteria:

Must self-identify as a Black woman.

Must currently owe U.S. federal and/or private student loans.

Must currently not be enrolled in a college degree program.

At this time, you are only being asked to take the survey (Part I), and, if you consent to Parts II and III then you will be asked to include your email address at the end of the survey, which I will use to contact a selected group of volunteers to participate in the next two parts of the study.

Additionally, I will email each person that participated in parts II and III of my research study with a copy of my preliminary findings as a form of member checking. The purpose of member checking is for a participant to respond and validate the credibility and accuracy of my interpretive findings based on data collected. Your feedback and suggestions may be used as part of my dissertation's final written analysis.

By clicking a consent button below, you acknowledge that your participation in the study is voluntary, you meet the above criteria to participate, and that you are aware that you may choose to terminate your participation in the study at any time and for any reason.

(select all that apply)

☐ I do not consent; I do not wish to participate. (1)

☐ I consent to taking a brief questionnaire about my experiences with student loan debt. (Part I) (2)

☐ I consent to reading an article about Black women's experiences with student loan debt and responding to three questions about it. (Part II) (3)

☐ I consent to participating in an individual interview about my personal experiences with student loan debt. (Part III) (4)

Skip To: End of Survey If Welcome to the research study! You are invited to participate in a research study about Black... = I do not consent; I do not wish to participate.

Skip To: End of Survey If Welcome to the research study! You are invited to participate in a research study about Black... != I consent to taking a brief questionnaire about my experiences with student loan debt. (Part I)

End of Block: Consent Form

Start of Block: Screening Questions

Q2

Which category below includes your age?

☐ 18-20 (1)

☐ 21-29 (2)

☐ 30-39 (3)

☐ 40-49 (4)

☐ 50-59 (5)

☐ 60 or older (6)

Q3 Do you self-identify as a Black woman?

☐ Yes (1)

☐ No (2)

Skip To: End of Survey If Do you self-identify as a Black woman? = No

Q4 Are you currently enrolled in college?

☐ Yes (1)

☐ No (2)

Skip To: End of Survey If Are you currently enrolled in college? = Yes

End of Block: Screening Questions

Start of Block: Education

Q5 What is the highest level of school you have completed or the highest degree you have received?

- ☐ High school graduate (high school diploma or equivalent including GED) (1)
- ☐ Some college but no degree (2)
- ☐ Associate degree in college (2-year) (3)
- ☐ Bachelor's degree in college (4-year) (4)
- ☐ Master's degree (5)
- ☐ Doctoral degree (6)
- ☐ Professional degree (JD, MD) (7)

Skip To: End of Survey If What is the highest level of school you have completed or the highest degree you have received? = High school graduate (high school diploma or equivalent including GED)

Display This Question:

If What is the highest level of school you have completed or the highest degree you have received? = Associate degree in college (2-year)

Or What is the highest level of school you have completed or the highest degree you have received? = Bachelor's degree in college (4-year)

Or What is the highest level of school you have completed or the highest degree you have received? = Master's degree

Or What is the highest level of school you have completed or the highest degree you have received? = Doctoral degree

Or What is the highest level of school you have completed or the highest degree you have received? = Professional degree (JD, MD)

Q6 Select the field of study you earned a degree in? (Select all that apply)

☐ Business (1)

☐ Education (2)

☐ Humanities and the Arts (examples: art, history, literature) (3)

☐ Natural and formal Sciences (examples: biology, mathematics, chemistry) (4)

☐ Applied Sciences (examples: Engineering, medicine and health, computer science) (5)

☐ Social Sciences (examples: Psychology, sociology, anthropology) (6)

☐ Other (specify in the box below) (7)



Q7 What year did you first enroll in college? (enter year as yyyy)

Q8 How long have you been repaying your student loan debt?

- ☐ 0-11 months (1)
 - ☐ 1-5 years (2)
 - ☐ 6-10 years (3)
 - ☐ 11-15 years (4)
 - ☐ 16-20 years (5)
 - ☐ 20 or more years (6)
-

Q9 Do you have a parent or guardian who completed a college degree?

- ☐ Yes (1)
 - ☐ No (2)
-

Page Break

End of Block: Education

Start of Block: Student Loans

Q10 How much student loan debt did you accumulate after you first completed or graduated from a college?

- ☐ Not sure (1)
 - ☐ Less than \$10,000 (2)
 - ☐ \$10,000 to \$19,999 (3)
 - ☐ \$20,000 to \$29,999 (4)
 - ☐ \$30,000 to \$39,999 (5)
 - ☐ \$40,000 to \$49,999 (6)
 - ☐ \$50,000 to \$59,999 (7)
 - ☐ \$60,000 to \$69,999 (8)
 - ☐ \$70,000 to \$79,999 (9)
 - ☐ \$80,000 to \$89,999 (10)
 - ☐ \$90,000 to \$99,999 (11)
 - ☐ \$100,000 to \$149,999 (12)
 - ☐ \$150,000 or more (13)
-

Q11 What is your current estimated amount of student loan debt?

- ☐ Less than \$10,000 (1)
 - ☐ \$10,000 - \$19,999 (2)
 - ☐ \$20,000 - \$29,999 (3)
 - ☐ \$30,000 - \$39,999 (4)
 - ☐ \$40,000 - \$49,999 (5)
 - ☐ \$50,000 - \$59,999 (6)
 - ☐ \$60,000 - \$69,999 (7)
 - ☐ \$70,000 - \$79,999 (8)
 - ☐ \$80,000 - \$89,999 (9)
 - ☐ \$90,000 - \$99,999 (10)
 - ☐ \$100,000 - \$149,999 (11)
 - ☐ More than \$150,000 (12)
-

Q12 What type of post-secondary institution did you use student loans for financing your college education? (*select all that apply*)

- ☐ Public University or College (1)
- ☐ Public Community or Technical College (2)
- ☐ Private, non-profit Institution (3)
- ☐ Private, for-profit Institution (5)
- ☐ Other (specify the type) (4) _____
-

Q13 Select the type of student loans that you are repaying (*select all that apply*)

- ☐ Unsubsidized Stafford Loans (1)
- ☐ Subsidized Stafford Loans (2)
- ☐ Parent PLUS Loans and/or Grad PLUS loans (3)
- ☐ Consolidated (4)
- ☐ Private Loans (5)
- ☐ Other (specify the type) (6) _____
-

Q14 Current status of your student loans?

- ☐ Default (1)
- ☐ Deferment, Forbearance, or Grace Period (2)
- ☐ Repayment (3)

Display This Question:

If Current status of your student loans? = Repayment

Q15 Do you have any of the following repayment plans? (*select all that apply*)

- ☐ Repayment plan for private student loans (1)
- ☐ Repayment plan for federal student loans (2)

Display This Question:

If Current status of your student loans? = Repayment

Or Current status of your student loans? = Deferment, Forbearance, or Grace Period

Q16 Have you ever experienced any of the following repayment statuses? (*select all that apply*)

☐ Default (1)

☐ Deferment (2)

☐ Forbearance (3)

☐ None of the above (4)

Display This Question:

If Do you have any of the following repayment plans? (select all that apply) = Repayment plan for federal student loans

Q17 Select your current federal student loan repayment plan

- ☐ Standard Repayment (1)
 - ☐ Graduated Repayment (2)
 - ☐ Extended Repayment (3)
 - ☐ PAYE (Pay As You Earn) (4)
 - ☐ REPAYE (Revised Pay As You Earn) (5)
 - ☐ IBR (Income-Based Repayment) (6)
 - ☐ ICR (Income-Contingent Repayment) (7)
 - ☐ ISR (Income-Sensitive Repayment) (8)
 - ☐ Other (specify) (9) _____
-

Q18 Have applied or plan to apply for any of the following Student Loan Forgiveness programs?

- ☐ Public Service Loan Forgiveness (1)
- ☐ Teacher Loan Forgiveness (2)
- ☐ I don't plan to apply for a student loan forgiveness program (3)

End of Block: Student Loans

Start of Block: Occupation

Q19 Which statement best describes your current employment status?

- ☐ Working (paid employee) (1)
- ☐ Working (self-employed) (2)
- ☐ Not working (temporary layoff or furlough from a job) (3)
- ☐ Not working (looking for work) (4)
- ☐ Not working (retired) (5)
- ☐ Not working (disabled) (6)
- ☐ Not working (other) (7)

Display This Question:

If Which statement best describes your current employment status? = Working (paid employee)

Or Which statement best describes your current employment status? = Working (self-employed)

Q20 If working, what is your current job title and field of occupation?

End of Block: Occupation

Start of Block: Household

Q21 Are you now married, widowed, divorced, separated, or never married?

- ☐ Married (1)
- ☐ Widowed (2)
- ☐ Divorced (3)
- ☐ Separated (4)
- ☐ Never married (5)
-

Q22 Do you have any children and/or dependents?

- ☐ Yes (1)
- ☐ No (2)
-

Display This Question:

If Do you have any children and/or dependents? = Yes



Q23 Enter the number of children and/or dependents that you have?

Q24 What was your household income range last year before taxes? Please give your best estimate.

- ☐ Less than \$10,000 (1)
- ☐ \$10,000 - \$19,999 (2)
- ☐ \$20,000 - \$29,999 (3)
- ☐ \$30,000 - \$39,999 (4)
- ☐ \$40,000 - \$49,999 (5)
- ☐ \$50,000 - \$59,999 (6)
- ☐ \$60,000 - \$69,999 (7)
- ☐ \$70,000 - \$79,999 (8)
- ☐ \$80,000 - \$89,999 (9)
- ☐ \$90,000 - \$99,999 (10)
- ☐ \$100,000 - \$149,999 (11)
- ☐ More than \$150,000 (12)

End of Block: Household

Start of Block: Reflections

Q25 How has student loan debt impacted your financial and/or emotional well-being?

Q26 How do you foresee your student loan debt impacting you within the next 5-10 years?

Q27 Do you think that your lived experiences as a Black woman is relevant to your experiences with student loan debt?

- ☐ Definitely yes (1)
- ☐ Probably yes (2)
- ☐ Might or might not (3)
- ☐ Probably not (4)
- ☐ Definitely not (5)

End of Block: Reflections

Start of Block: Volunteer for next phases

Display This Question:

If Welcome to the research study! You are invited to participate in a research study about Black... = I consent to reading an article about Black women's experiences with student loan debt and responding to three questions about it. (Part II)

Or Welcome to the research study! You are invited to participate in a research study about Black... = I consent to participating in an individual interview about my personal experiences with student loan debt. (Part III)

And Welcome to the research study! You are invited to participate in a research study about Black... = I consent to participating in an individual interview about my personal experiences with student loan debt. (Part III)



Q28 Thank you for consenting to participate in Parts II and III of the study!

There is no incentive for completing the questionnaire, which is the first part of the study. However, volunteers selected for Part II and Part III of the study will be compensated with: A \$25 e-gift card to Amazon for reading and responding to

questions about an article for Part II. A \$25 e-gift card to Amazon for participating in an individual interview for Part III.

If you are still interested in being a part of the next two phases of the study then you may sign-up to volunteer by entering your email address in the box below. I will then send you details about the next two phases of the study if you are selected to be a participant.

Please know that any identifiable information, including your email address, will not be used in the findings for this study.

End of Block: Volunteer for next phases

APPENDIX D

FULL CONSENT FORM

MARY FRANCES EARLY COLLEGE OF EDUCATION

DEPARTMENT OF COUNSELING AND STUDENT PERSONNEL SERVICES

THE UNIVERSITY OF GEORGIA

Exploring Black Women's Experiences with Repaying Student Loan Debt

You are invited to participate in a research study about Black women experiences repaying student loan debt. This study is being conducted by Danielle Bostick, a PhD candidate in the College Student Affairs Administration program at the University of Georgia. The information in this form will help you decide if you want to be in the study. Please ask the researcher(s) below if there is anything that is not clear or if you need more information.

Principal Investigator:	Dr. Darris Means Department of Counseling and Student Personnel Services dmeans@uga.edu	Co-Investigator:	Danielle Bostick Department of Counseling and Student Personnel Services Danielle.bostick25@uga.edu
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Purpose of the Study: The purpose is to understand Black women's perspectives and experiences with student loan debt repayment. My primary objectives are 1) to explore the racialized and gender disparities of student loan debt from the lived experiences and perceptions of Black women; 2) contribute to the literature by conducting a narrative analysis about student loan debt, and 3) propose policies and practices concerning student loan debt and repayment based on findings from my study.

You must be at least 18 years old to be eligible and meet the following criteria:

- Must self-identify as a Black woman.
- Must currently owe either U.S. federal and/or private student loans.
- Must currently not be enrolled in a college degree program.

If you do not meet the above criteria, you do not qualify to participate and should not proceed with the consent process. If you do meet the above criteria, you may volunteer to take part in this study.

At this time, you are only being asked to take the survey (Part I), and, if you consent to Parts II and III then you will be asked to include your email address at the end of the survey, which I will use to contact a selected group of volunteers to participate in the next two parts of the study.

The research will be confidential, and your responses will not be associated with you in any way. Please know that any identifiable information, including your email address, will not be used in the findings for this study. Also, if you decide to participate in the second and third parts of the study then you will be asked to choose a pseudonym (alias) name. The results for this data are for a dissertation and findings from the study may be presented at conferences and used for publications.

Procedures to be followed: The survey is part of phase one of the study. Interested participants will complete the online questionnaire, which is a Qualtrics Survey. In Qualtrics, you will be able to review the criteria to participate, complete a consent form by consenting to the parts of the study you want to participate in, and then answer the survey questions. If selected that you would like to participate in parts II and III then you will be directed to enter an email address at the end of the survey, which I will use to contact you if are selected for the next two phases of the study.

For the second part of the study, participants will be asked to read an article about Black women's experiences with student loan debt. Then you will be asked to respond to three open-ended questions about the article. At the end, you may select if you would like to receive a \$25 Amazon e-gift card for participating in the study.

For the third part of the study, participants will be able to select if they want to volunteer to be individually interviewed via video conferencing using Zoom or a telephone call, which will be recorded. Before beginning the interview, the researcher will verbally ask volunteers to consent to being audio or video recorded. If yes, then the interview will proceed. Audio and video recordings will be secured and only the researcher will be able to access the information. You will also be given another \$25 Amazon e-gift card for participating in the final phase of the study.

Additionally, I will email each person that participated in parts II and III of my research study with a copy of my preliminary findings as a form of member checking. The purpose of member checking is for a participant to respond and validate the credibility and accuracy of my interpretive findings based on data collected. Your feedback and suggestions may be used as part of my dissertation's final written analysis.

Duration/Time required from the participant: The estimated time length to complete the questionnaire is 10-15 minutes. The estimated time length to read the article and respond to the three questions is about an hour. The estimated time length for an individual interview is 60-90 minutes.

Benefits: You will directly benefit by having the opportunity to explore your experiences with student loan debt. Also, sharing information about your experiences with student loan debt may potentially benefit others in the future.

Discomforts and Risks: The possible risks include disclosing financial information that you may find to be uncomfortable or sensitive. However, this will be disclosed in a safe and confidential matter.

Statement of Confidentiality: Maintaining your confidentiality will be given the utmost concern due to the sensitive nature of this study; however, your confidentiality will be maintained to the degree permitted by the technology used. Specifically, no guarantees can be made regarding the interception of data sent via the Internet by any third parties. Furthermore, there will not be any identifiable names used in the findings and any writings associated with the study. The only person that will have access to your responses, including audio or video recordings, will be the researcher. Any identifiable information collected will be deleted after the study is complete. Also, the researcher will not release identifiable results of the study to anyone without your written consent unless required by law.

Right to Ask Questions: Participants have the right to ask questions and have those questions answered. If you have questions about this study, please contact the researcher or the Principal Investigator, whose contact information is located at the beginning of the form. If you have any questions or concerns about your rights as a research participant in this study, you may also contact the Institutional Review Board (IRB) at 706-542-3199 or irb@uga.edu.

Incentives: There is no incentive for completing the questionnaire. However, each participant will receive a \$25 e-gift card to Amazon by participating in the second phase of the study (respond to three questions after reading an article about Black women and student loan debt). Also, each participant will receive another \$25 e-gift card to Amazon for participating in the third phase of the study (individual interview).

Voluntary Participation: Your participation in this research is voluntary. You may decide at any time that you do not want to participate and may withdraw.

Penalty: There is no penalty for deciding not to participate in the study and you may decide at any time not to participate further, including withdrawing without any penalty or retribution. This will not affect you in any way, including your relationship with the researcher.

All information will be treated confidentially. There is one exception to confidentiality to be aware of, which is that in certain research studies, it is my ethical responsibility to report situations of child or elder abuse, child or elder neglect, or any life-threatening situation to appropriate authorities. However, I am not seeking this type of information in my study nor will you be asked questions about these issues.

By confirming your consent at the beginning of the Qualtrics questionnaire, you acknowledge that your participation in the study is voluntary, you are 18 years of age, and that you are aware that you may choose to terminate your participation in the study at any time and for any reason.

Title of Project: *Exploring Black Women's Experiences with Repaying Student Loan Debt*

Researcher: Danielle Bostick, email: danielle.bostick25@uga.edu

Principal Investigator: Dr. Darris Means, email: dmeans@uga.edu

APPENDIX E

RECRUITMENT EMAIL FOR PHASES II & III

Hi [Person's Name],

Thank you for completing the survey about *Black women Repaying Student Loan Debt*. At the end of the questionnaire, you selected to volunteer for the second and/or third parts of my study. Volunteers selected for Parts II and III will be compensated with:

- A \$25 e-gift card to Amazon for reading and responding to three questions about an article on Black women's experiences with student loan debt.
- A \$25 e-gift card to Amazon for participating in an individual interview.

The following is a list of directions for how to participate in the next two parts of the study:

Part II: Participants will complete the second part of the study by:

- 1) Selecting a pseudonym (alias) name of your own choosing. The purpose is so that no identifying information will be used in the findings for the study.
- 2) Sign into the online module using your pseudonym name at:
<https://bit.ly/3eTneSW>
- 3) Read and follow the directions given in the module.
- 4) Then select if you would like to receive a \$25 e-gift card for participating in this phase of the study.

This module should be completed on a laptop or desktop computer. Some features of the module may be incompatible with a mobile device. Estimated Time: 60 mins.

Part III: After completing Part II, participants will complete the third part of the study by:

- 1) Scheduling a meeting with the researcher by using my online calendar scheduler:
<https://calendly.com/daniellenbostick/individual-interview>
- 2) Calendly will then send you a confirmation email and calendar invitation for our scheduled appointment.
 - **Phone appointments:** If selected, you will be asked for your phone number during the scheduling process.
 - **Video Conferencing appointments:** If selected, an automated email from Calendly will provide you with details about how to access our video conferencing appointment using Zoom.
- 3) Before beginning the interview, the researcher will verbally ask if you consent to being audio or video recorded.

- 4) If yes, then the interview will proceed, and participants will be asked to use their pseudonym name.
- 5) You will also receive another \$25 e-gift card for participating in this phase of the study.

I recommend reviewing this guide about how to prepare for the interview:
<https://bit.ly/2WNnahe> *Estimated Time: 60-90 mins.*

During any phase of the study

You may stop or take a break anytime during each phase of the data collection process. The research will be confidential, and the responses will not be associated with you in any way. Furthermore, your real name will not be documented as part of the responses to any questions. You are asked to use a pseudonym name instead.

If you are still interested but have questions or concerns, then please email me at danielle.bostick25@uga.edu. Attached is a flyer for the study, please feel free to pass it along to others that may be interested.

Thank you,

Danielle N. Bostick

Ph.D. Candidate, College Student Affairs Administration
University of Georgia

APPENDIX F

TIPS TO PREPARE FOR INTERVIEW

QUICK TIPS
FOR UPCOMING INTERVIEW

VIDEO	PHONE
Recommended Equipment <ul style="list-style-type: none"> • a laptop or desktop computer. • Headset or earbuds. 	Recommended Equipment <p>Any phone or mobile device</p>
Recommended Setting <ul style="list-style-type: none"> • Private space • Quiet place • Comfortable environment 	Recommended Setting <ul style="list-style-type: none"> • Private space • Quiet place • Comfortable environment
Before Interview <ul style="list-style-type: none"> • Download Zoom app • Make sure Zoom is up-to-date • Check if audio works • Test video camera • Check WiFi/Internet connection 	Before Interview <p>Check landline or mobile connection</p>

Email me at danielle.bostick25@uga.edu if you need to reschedule.

APPENDIX G

INFOGRAPHIC OF PROCTORED VIGNETTEE



Please write a response to Question One: How is your experience with student loan debt similar to the women interviewed by Tompor? (Click the submit button when you are done)

Please enter your answer here.

•
•
•

Please write a response to Question Two: How is your experience with student loan debt different? (Click the submit button when you are done)

Please enter your answer here.

•
•
•

Please write a response to Question Three: What do you think accounts for the similarities and differences? (Click the submit button when you are done)

Please enter your answer here.

•
•
•

Contact information

Please complete the form if you would like to receive a \$25 e-gift card to Amazon.
This information will not be associated with any results collected from the study.

* Required

Email address *

Your email _____

Are you still interested in participating in an individual interview? *

☐ Yes
☐ No
☐ Maybe

Submit

THANK YOU

If you have any follow up questions or concerns about this part of the study then please reach out to the following:

Researcher: Danielle Bostick, email danielle.bostick23@uga.edu
Principal Investigator: Dr. Darris Means, email dmeans@uga.edu

REFERENCE

Tompor, S. (2019, October 14). Black women bear largest burden in student debt crisis. *Detroit Free Press*.
<https://www.freep.com/in-depth/money/personal-finance/susan-tompor/2019/10/10/student-debt-crisis-us-black-women/2233035001/>

APPENDIX H

SEMI-STRUCTURED INTERVIEW PROTOCOL

Interviewee's Pseudonym Name: _____
Interviewer: _____
Date/Time of Interview: _____

Verbal Consent to tape recording

- Ask for verbal permission; Note response:

Question/Prompts

Please tell me about yourself

- What is your educational background?
- What is your current occupation?
- What aspects of your identity are most salient to you and why?

Tell me about your goals and ambitions for pursuing a college degree

Prompts:

- Why did you pursue a college education?
- What was your career experience after graduating from college?
- Why did you decide to pursue a career in your intended field of study?
- What are your long-term career plans?

Tell me about your experience funding your education

Prompts:

- How did you fund the cost of your college education?
 - Tell me about your experience using student loans to fund your college degree(s).
 - Tell about the financial support that you received from your family?
 - Why did you need student loans to fund your college education?
 - Tell me about your experiences trying to find alternative sources to fund your college education.

Tell me about your experience with student loan debt

Prompts:

- What factors led you to use student loans to fund your college education?
- Tell me about your experiences in accumulating student loan debt?
- What are your thoughts about repaying student loan debt?
- How has student loan debt impacted your everyday life?
- How has student loan debt impacted you and your family?
- What are your thoughts about the impact of student loans on your plans in the future?
- What would you have like to have known about student loans before you started your college education?

How does your identity as a Black woman relate to your experiences with student loan debt?

Prompt:

- Could you give me a story as an example to understand how student loan debt has impacted your life?

Is there anything else we left out during the interview?

Prompts:

- What are your feelings/thoughts about this interview and all that we have covered?
- Do you feel you have given a fair picture of yourself?
- Is there anything else you would like to discuss?

APPENDIX I

EMAIL: MEMBER CHECKING REQUEST

Dear (Participant's name),

I hope all is well! This email is a follow-up about my study. For the past few months, I have been in the data analysis phase of my dissertation study. During this phase, I have been analyzing data from Part I (survey), Part II (responses to the news article), and Part III (transcripts from individual interviews). The purpose was to write 13 individual narratives about *Black women Repaying Student Loan Debt* and make collective meaning of their experiences.

To ensure the study's trustworthiness, I am asking participants to verify the accuracy and interpretation of their data. I am sharing a Google Folder that contains the following data that I have collected from you. Please see the link below: [OMITTED WEB LINK FOR ANONYMITY]

- A drafted narrative, which includes responses from the survey
- Copy of your transcript
- Your written responses from the news article

I appreciate any feedback concerning your thoughts and sentiments about the narrative I have drafted from the data collected. Please feel free to make comments by using the Google document's "comments" feature. Please note that any minor edits that I made to your direct quotes were solely for clarity. Additionally, you may request a copy of the recorded interview if you would like to review it.

Furthermore, I realize that you may need some time to reflect and may have additional thoughts or ideas to add. If possible, provide feedback by Sunday, March 21st. If you have any questions or concerns, feel free to email me at danielle.bostick25@uga.edu or call 404-376-0855. I look forward to your response.

Thank you,

Danielle N. Bostick

Ph.D. Candidate, College Student Affairs Administration
University of Georgia

APPENDIX J

FOLLOW UP EMAIL: MEMBER CHECKING REQUEST

Hello,

I hope all is well! I know it's been a while since we last communicated. The good news is that I am scheduled to defend my dissertation on July 6th. The defense will be virtual and if you are interested in attending then let me know.

Also, I would like to express my gratitude to you for your participation in my study. If you provided any editorial feedback about your individual story, I have made revisions per your request. As I prepare to submit my dissertation to my committee, I am asking you to please take a moment to look at the attached document. The document is about the overarching themes from the participants' shared stories. It is important that your narrative was captured and portrayed with the utmost discretion, hence the use of your pseudonym. Additionally, the purpose is to verify that all participants' narratives were captured, interpreted, and expressed accurately. If you see anything that gives you pause or concern, please respond to me via email with comments by Friday, June 18th.

Thanks again for contributing your time and providing feedback about your narrative. I look forward to hearing from you.

Sincerely,

Danielle Bostick
Ph.D. Candidate, College Student Affairs Administration
University of Georgia