Final College Decision Process

In “The God Who Loves You”, the poet Carl Dennis imagines a benevolent power who suffers as he ponders your possible futures: “Knowing as he does exactly what would have happened/Had you gone to your second choice for college./Knowing the roommate you’d have been allotted/Whose ardent opinions on painting and music/Would have kindled in you a lifelong passion./A life thirty points above the life you’re living/On any scale of satisfaction…” As much as college-bound seniors would like some glimmer of a guarantee on their college choices, glimpsing the future remains stubbornly resistant to recent technological advances. But in the college decision process it is possible to open one’s mind to alternative scenarios which exist outside the hard-bound box of long-held goals of attending only one of the top-rated, “elite” schools. This is a time when dreams collide with reality, when financial considerations and other criteria demand attention. How much will be gained by sustaining costly parent and student loans in pursuit of the ultimate college experience? The truth is that hundreds of colleges provide the academic and social dynamic which provide growth and enrichment. However, to see this larger picture requires flexibility, openness and compromise…exactly the traits which lead to a life of ultimate satisfaction. Regarding financial considerations, some college award letters do not arrive until April, so be sure to read award letter info in this March newsletter and use suggested websites in order to make sense of award letters when they arrive.

How Russian Bots Spread Fear at University in the U.S.

An article in Strategic Studies Quarterly reveals that in the fall of 2015 Russian bots (computer robots) targeted students at the University of Missouri at Columbia. The bots created false impressions about some threats against black students and faculty members at the university, which resulted in some campus leaders calling for people to stay home and many students to say that they were terrified. At least 129 Twitter accounts associated with a Kremlin-aligned propaganda outfit, the Internet Research Agency, tweeted and retweeted about issues pertinent to higher education from 2015 to 2017, according to a Chronicle of Higher Education analysis. You may think you live and breathe online and couldn’t be happier about it. But maybe, just maybe, your daily digital interactions across the social web aren’t quite as authentic as you thought. No, this time around it’s not the algorithm’s fault, but rather the result of a different kind of bad actor mucking up the works: bots. The automated scourge has invaded practically every platform you love, and isn’t going anywhere any time soon. There is more and more evidence that bots from Russia influenced the 2016 presidential election campaign. Bots are manufactured fictions designed to manipulate both you and the larger conversation in order to further unknown agendas. You’re going to need to be able to spot them in the wild. Mashable.com is a great place to learn how. Simply Google: How To Spot A Bot News, For more on Russian bots and the election, go to: https://mashable.com/2018/02/16/russian-troll-email-accounts/#PkV.RRjfv5qw

Florida Tragedy Hits 2 Colleges

(“Inside Higher Ed”, 2/19/18)

The mass shooting at a Florida high school last week is hitting two colleges hard. Two of the victims had been admitted to and committed to attend their institutions. Nicholas Dworet, 17, was a champion swimmer with Olympic ambitions, and had planned to enroll at the University of Indianapolis this fall. Robert L. Manuel, president at Indianapolis, said in a statement that “Nick’s death also reminds us of the far-reaching impact of these national acts of violence. I hope we can come together to engage the questions raised by these shootings and ensure that our community continues to be a safe place for all of our students, faculty and staff.” Meadow Pollack, 18, was a senior who planned to attend Lynn University (FL). The university’s admissions office posted this statement on Facebook: “She was a lovely young woman and full of energy. We were very much looking forward to having her on campus. We will keep Meadow in our hearts and memories.”
# FINANCIAL AID AWARD LETTER WORKSHEET

<table>
<thead>
<tr>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of school</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Cost of Attendance</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Grants & Scholarships

<table>
<thead>
<tr>
<th></th>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SEOG</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College-based Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal 1: Grant &amp; Scholarship Aid</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Work Opportunities

<table>
<thead>
<tr>
<th></th>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work-Study</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Work-Study</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal 2: Work Opportunities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Loans

<table>
<thead>
<tr>
<th></th>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stafford Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perkins Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Institutional Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal 3: Loans</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Total Financial Aid

(Subtotals 1, 2 & 3) | SCHOOL 1 | SCHOOL 2 | SCHOOL 3 | SCHOOL 4 |
|-------------------|----------|----------|----------|----------|

## School Comparison

<table>
<thead>
<tr>
<th></th>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cost of Attendance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Financial Aid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Total Contribution from Family Resources

<table>
<thead>
<tr>
<th></th>
<th>SCHOOL 1</th>
<th>SCHOOL 2</th>
<th>SCHOOL 3</th>
<th>SCHOOL 4</th>
</tr>
</thead>
</table>
SENIOR CHECKLIST FOR MARCH

_____ Ask your guidance counselor to alert you if any of the colleges you applied to plan to visit your school in the coming months. Early March to mid-May are travel months for many colleges.

_____ Spend your time doing what needs to be done. For example, don’t forget to finalize your financial aid application by making any corrections or additions to the Student Aid Report (SAR). Many institutes have March dates for submitting your family tax returns and any other forms required to qualify for aid. If you need an extension, ask for it in writing.

_____ Read carefully your acceptance notices to see when your transcripts should be mailed. Failure to provide transcripts could result in your admission offer being withdrawn. It is a good idea to double check with the university to make sure your transcript arrives.

_____ Have a contingency plan – look into the offerings of the community college and/or vocation/technical centers.

_____ It’s not too late to apply to schools with rolling or open admissions.

_____ If you have not received your SAR online following your online submission of the FAFSA, contact the Federal Student Aid Information Center at 1-800-433-3243 (1-800-FED-AID)

_____ Contact each admissions and financial aid office to make certain that your application is complete. Find out what else you need to do to establish and maintain your eligibility for financial aid.

_____ If you are applying to more than one college, carefully rank your preferences by location, academic program, and other important characteristics. Does their final ranking match your gut feelings?

Tips for Assessing Value Among Your College Options

1) If you have been offered a merit scholarship, make sure you are clear about the criteria for renewing it after your first year.

2) Find out how each institution will apply the credit associated with any community-based scholarships you might receive to your cost of attendance. Some colleges will reduce the amount of scholarship they are offering; others will reduce the amount of self-help (loan, work-study) in your financial aid award.

3) Ask for a review of your potential college credits (AP, IB, courses earning college credit) as collectively they have the potential to reduce graduation requirements and, as a result, your out-of-pocket expenses. More and more colleges are tightening up their allowable credits for AP courses.

4) Determine the likelihood that you will be able to complete your degree requirements in four years. Ask to see data on graduation rates and post-graduate placements.

COLLEGE NEWS

*** Rider University (NJ) intends to sell Westminster Choir College to a Chinese company that owns K-12 schools in Beijing — an unusual move that would keep Westminster on its campus in Princeton, N.J., but also confirms faculty fears that the buyer is a foreign for-profit entity.

*** At University of Hawaii Maui College protesting students seized of the main U.S. and Hawaii flags from a flagpole on the campus because they objected to the U.S. flag flying on top of the state flag. Officials have pledged to try to get money for two flagpoles so that the flags can be flown at equal heights on separate poles.

*** Elon University (NC) is starting a bachelor’s program in engineering. Brandeis University (MA) is starting a master of science in robotic software engineering. Tufts University (MA) is starting an interdisciplinary master’s program in sustainable water development.

*** Brown University (RI) has announced a $50 million gift to its medical school. The funds will support endowed chairs and efforts focused on using biomedical research to develop cures and treatments for diseases.

*** Syracuse University College of Law (NY) has won approval from the American Bar Association’s accreditation division to offer a Law Program in which roughly two-thirds of the course work will be completed online — although about half of the credits completed online will be conducted live, in real time.

*** The University of Southern California suffered through a significant fund-raising downturn in the second half of 2017, with donations dropping by almost $100 million, or 22%. The drop came as the university was rocked by a scandal surrounding the university’s former medical school dean.

*** Harvard University (MA) has announced that 42,742 students applied for admission to its Class of 2022, an increase of 8.2 percent.
How to Read a College Admission Decision
(collegeisyours.com)

During March and April many seniors will be receiving admissions decisions from their colleges, usually before hearing about financial aid, which in the past has occurred more often in April. Here are some points to remember:

++ Open college mail and texts at home, alone - It’s understandable you want to share the big moment with others. The best way to make sure that happens in a way that’s best for everyone is for you to know what the news is for at least ten minutes before someone else finds out.

++ Admitted - If the news is good, it’s time to do some close looking. You have until May 1 to respond to any offer, but there may be information on an Admitted Student program during April, perhaps a scholarship competition, or how to maximize your housing options. Read all of the information right away, then again an hour later, with your parents.

++ Waitlisted - If the news is maybe, you have the opportunity to continue the conversation with a school that has shown interest in you. If you want to keep your options open, respond right away. If the college has limits on what you can send, follow them. If there are no limits, send enough to tell them more about you.

++ Denied - You may have the right to appeal your admission decision, and you always have the right to call the college and find out why you weren’t admitted. Take some time to consider both options before acting on them, and talk to a counselor or parent before you call.

UC Decision Release Dates & Info on Appeal Process
University of California campuses will release their admission decisions for fall 2018 beginning in early March. All freshman admission decisions will be released by March 31. Each campus has its own notification schedule. UC has also updated their spreadsheet which provides helpful information by campus on: 1) how applications are reviewed; 2) if alternate majors are considered for admission; 3) how students will be notified about financial aid; (4) links to appeal process by a campus. For full spreadsheet and campus-specific timelines, Google: University of California Campus Policies and Procedures.

Award Letter Comparison Tool
http://www.finaid.org/calculators/awardletteradvanced.phtml

When it comes to award letters that summarize financial aid offered by colleges, they are not all written in the same format. Finaid.org has put together an award letter comparison tool that will help students and families compare apples to apples. It includes even more detail than the financial aid worksheet on p. 2. There are two levels of the comparison tool:

1) The Simple Award Letter Comparison Tool compares only the financial aspects of the financial aid packages.

2) The Advanced Award Letter Comparison Tool allows you to compare other college characteristics along with the financial aspects of the financial aid packages. Website includes many useful suggestions on using this tool.
Advice for Students Who Are Wait-Listed

- If you choose to keep your spot on a waitlist, communication becomes an important factor moving forward. The best thing you can do is to send a concise, honest email to a specific staff member with whom you’ve had contact. Begin by thanking the college for its offer and forcefully stating your desire to be considered for that college’s freshman class. Try to make a few specific anecdotal remarks about why that college is your first choice and update relevant credentials: improvement in grades, new extracurricular involvements, recent honors, etc. If you would definitely enroll if admitted, mention this in the message.

- Most importantly, if you are a financial aid candidate, you should know that colleges do not generally reserve aid dollars for students admitted from the Waiting List. Financial aid candidates should think very carefully about accepting their places on a Waiting List.

- Since Waiting Lists usually will not produce firm offers of admission until at least sometime in mid-May, be sure to make a deposit and accept an offer by May 1st from one of the colleges who offered you a place. Of course, if and when you are taken from a Waiting List at another college, you should write to your first college immediately and inform them that you have been accepted by a college on whose Waiting List you were placed, thank them for their offer of a place, and tell them that you are sorry that you will not be attending. Do not request, and do not expect, that they will return your admissions deposit, unless they indicated that the deposit is refundable. Enrollment deposits are typically nonrefundable.

- Ask a teacher or coach or mentor who has not previously written on your behalf to write a letter of reference giving reasons to encourage the college to accept you.

Independent Students as the New Majority

Many studies have shown that traditional-age, residential college students (18-23) are no longer the norm in higher education. Independent students (those without parental support) are the new majority. A recent report by the Institute for Women’s Policy Research, says that the independent framework needs more analysis. Such students are more likely to be women than men, the report says. Further, it notes that such students are, on average, 12 years older than traditional-age students. A majority of minority students are also independent, the study says. Further, independent students tend to have more unmet financial need than do traditional-age students.

Portland State Will Offer Free Tuition to Transfers

Portland State University has announced a plan to offer free tuition to prospective transfer students from low-income backgrounds starting this fall. The university’s “transfers finish free” program is available to all residents of Oregon eligible for a federal Pell Grant. Program applicants must intend to enroll full-time, have completed at least 30 credits (and earned 20 credits after high school graduation), and have a minimum grade point average of 2.5. Portland State plans to use federal and state grants before the university pays the difference. The program is available to transfer students for up to four years if they continue to meet the requirements for eligibility. The university is not placing a cap on the number of transfer students eligible for acceptance to the program.

USEFUL WEBSITES

+++ https://www.coursera.org/learn/college-life - U101: Understanding College and College Life. After being admitted to college, if you are nervous about what the next step in life might look like, this free course created by the University of Washington is for you. From the online learning platform Coursera, it describes what faculty are looking for in college-level academic work, lists effective study strategies and suggests ways to select a major, among other topics. The course is divided into 4 weeks/8 lessons, which provide an overview of the different aspects of college life. If you just watch the videos and look at some of the links, the whole course would take about 4-5 hours.

+++ What to do about choosing a major - This website advertises itself as “The ultimate ebook search engine and free book download in any language”. Here you can download College Major Quizzes: 12 Easy Tests to Discover Which Programs Are Best. http://www.bookfeeder.com/pdfbook/college-major-quizzes-discover-programs.pdf. This page also includes many other free ebook downloads regarding choice of majors, and much more. Also try https://www.candidcareer.com for thousands of free informational video interviews featuring industry professionals in every area of work.

+++ Attention Juniors: Many colleges are expanding their efforts to provide student aid, with some universities fully meeting students’ needs. Essentially, these schools are covering the full cost of tuition and associated fees through grants, work-study, scholarships and federal student loans. Here is a website listing over 3 dozen liberal arts colleges that meet this need in full. https://www.librariescolleges.com/liberal-arts-colleges-that-meet-full-financial-need
SCHOLARSHIPS & CONTEST OPPORTUNITIES

2018 WYZANT SCHOLARSHIP CONTEST  This essay contest awards $10,000 for First Place, $3,000 for Second Place and $2,000 for Third Place. Of the 20 finalists, 10 will be chosen by the highest number of community votes and 10 selected by a panel of judges. Share your essay on social media for a chance to automatically proceed to the final round. Essay theme: “What do you want to be when you grow up?”  

2018 STUDENT-VIEW SCHOLARSHIP  Open to high school seniors regardless of academic achievement or financial need. Awards one individual prize of $4,000; Two individual prizes of $1,000; Ten individual prizes of $500. Simply complete a 15-25 minute online survey about local colleges. You will then be automatically entered into a random drawing for a scholarship award. Deadline: April 22, 2018. http://www.student-view.com/ScholarshipWmap.html

TACO BELL LIVE MAS SCHOLARSHIP  Apply Soon! Mid-March Deadline! Open to legal resident students aged 16 to 24. Will award $1 million to 100 young adult students. Submit an original video that tells us the story of your real, driving passion. Does not need to be needs or obstacle based. It could be a short film, animation or just a simple testimonial. Your video must be 2 minutes or less. Deadline: March 18, 2018. www.LiveMasScholarship.com

THE SLICKDEALS STUDENT SCHOLARSHIP PROGRAM  Offers four $2,500 non-renewable scholarships. Must submit 500 word essay: “Explain what you consider to be the best money-related advice you ever received. Who gave you that advice and did you follow that advice or not?”  

BAY ALARM MEDICAL VOLUNTEER SCHOLARSHIP  Three scholarships of $3500, $2000, $1000 each are offered to high school seniors who devote their time to improving the lives of our senior citizens. Requires a 500-1000 word essay: “What have you learned from the senior you work with? How has it impacted your life? How would you encourage others to do the same?”  

NATIONAL DAIRY SHRINE SCHOLARSHIPS  Offers several scholarships to students who are interested in pursuing careers in agricultural communications, agricultural economics, agricultural education, animal science, dairy or production agriculture and science, food and nutrition.  
Application Deadline: April 15, 2018 https://www.dairyshrine.org/scholarships.php

BURLINGTON NORTH SANTA FE FOUNDATION SCHOLARSHIP  Offers renewable $2,500 scholarships to American Indian high school seniors who reside in one of the 13 western states, and plan on studying Business, Mathematics, Natural/Physical Sciences, Technology, Engineering, Education, Medicine or Health Administration. Applicants must be an enrolled member/citizen or a descendant of an enrolled member/citizen. Deadline: March 31, 2018. http://www.aises.org/scholarships

CHOPIN FOUNDATION SCHOLARSHIP PROGRAM  Applicants must be American pianists, ages 14 to not older than 17 on May 15, who plan to major in piano. Requires a statement of career goals, references, a performance DVD of selected Chopin works and a $25 registration fee. Amount: 10 renewable $1,000 scholarships + Half-awards of one-time-only $500.  

GUS ARCHIE MEMORIAL SCHOLARSHIP  The Society of Petroleum Engineers awards a merit-based, renewable $5000 scholarship per year for up to four years of university study to an outstanding student who plans to pursue an undergraduate degree in petroleum engineering. Online application deadline: April 15, 2018. Details at: http://www.spe.org/scholarships/archie.php

MARINE TECHNOLOGY SOCIETY SCHOLARSHIPS  The MTS $2,000 Student Scholarship for Graduating High School Seniors is open to MTS student members (available for $25) that are high school seniors. Applicant must be planning to focus on marine technology, marine engineering or marine science. Requires a 500 word essay on interest and plans for marine technology. Online application deadline: April 18, 2018. https://www.mtsociety.org/education/scholarships.aspx
The College Connection Newsletter

SCHOLARSHIPS & CONTEST OPPORTUNITIES

BILL DICKEY ASSOCIATION SCHOLARSHIP
Open to high school seniors with financial need. Applicants must have participated in golf and school and community service activities. 2018-19 application and info should be available on March 10. Offers up to $14,000 for four years. Application Deadline: May 15, 2018. http://www.nmjgsa.org/scholarships.php

WORLDSTUDIO AIGA SCHOLARSHIPS Scholarships are awarded in the amount of $500-$5000. Open to economically disadvantaged young people. Though not a requirement, minority status is a factor considered in jury decisions. Must be pursuing a degree in one of the design/arts disciplines listed on the website. Requires online uploaded digital images of at least 10 examples of work and a mailed hard copy of the pdf application. Deadline: Received by April 16, 2018. https://worldstudio.secure-platform.com/a/page/AIGA-Worldstudio

FOSTER CARE TO SUCCESS (FC2S) SCHOLARSHIPS Awards based on a combination of merit and need and range from $2,500 to $5,000 per academic year, renewable for up to five years. Must have been in public or private foster care for 12 consecutive months prior to 18th birthday; OR have been adopted or placed into legal guardianship from foster care after 16th birthday; OR must have been orphaned for at least one year at the time of 18th birthday. Deadline: March 31, 2018. http://www.fc2success.org/our-programs/information-for-students.

AMERICAN HELLENIC EDUCATIONAL PROGRESSIVE ASSOCIATION A variety of scholarships ranging from $500 to $2000 available for students of Greek ancestry who are members or children of members of AHEPA, Daughter of Penelope, Sons of Pericles or Maids of Athena. Postmark Deadline: March 31, 2018. http://ahepa.org/Education-Scholarships.htm

THE EVALEE C. SCHWARZ CHARITABLE TRUST LOANS Interest-free Loan Awards of $5,000 to $15,000, with a $60,000 lifetime cap are available to undergraduate students who demonstrate exceptional academic performance and financial need. Test scores must be in the top 15% nation-wide. You must have an Expected Family Contribution (EFC) of $4,000 or less and attend school in the state in which you reside. http://www.evaleeschwarztrust.org Postmark Deadline: April 10, 2018.

FEEDING TOMORROW SCHOLARSHIPS The Institute of Food Technologists (IFT) offers multiple $1,000 scholarships to graduating high school seniors who demonstrate exceptional scholastic achievements, leadership experience and a keen interest in Food Science or Human Nutrition. Must be planning to attend one of the 40+ approved universities listed on the website. Application Deadline: April 15, 2018. http://www.ift.org/community/students.aspx. Click on “Scholarships” on the left, then click on “Freshman Scholarships” at the top.

How Do You Ask for More?
Asking is simple, but how to go about asking is another matter. Look at the financial aid award. Can you afford the estimated cost to attend this school? See if your need has been met. If it hasn’t, then you have the right to ask. You should at the very minimum make contact with the financial aid office to see why they are not able to meet your financial need. This is especially true if you simply cannot afford the college of your choice given your current circumstances and ability to pay. Sometimes, you will get a response like, “We have offered the most financial aid possible, given our available funds and your need for financial aid.” Tell the aid administrator what you CAN afford. Ask if there is anything they can do to come closer to what you are truly able to pay. Some schools will negotiate a better offer with you, especially if they are close to getting you to come, but not quite. Others will not negotiate, plain and simple. However, you will never know unless you ask. Above all, be courteous and respectful. Of course, you want to be a strong advocate for yourself, but being argumentative or abusive to those who would help you is VERY counterproductive. Remember, ultimately, this is a business arrangement. Sometimes considerations can be made, sometimes not. What’s most important is that you ask. That will DEFINITELY not hurt! A good aid administrator will actually help you through this task as it is something he/she deals with daily. They’ll ask most of the questions and guide you through it. There is no shame in doing this. After all, you’re only looking out for your best interests.
Taking Out Private Student Loans


During high school I was told that college was the ticket to social mobility, and good students deserved to go to schools that matched our talent and ambition. Folks like me, who come from working-class backgrounds, were told to chase down a bachelor’s degree by any means necessary. But no one mentioned just how expensive and soul-crushing the debt would be. After college graduation, reality set in quickly with a congratulatory letter from Citibank, stating the terms of my debt and repayment. I currently live in fear that one day I may fall too far behind on payments, and fear of what that would mean for my mother, who co-signed my loans with great trepidation. There’s no relief for my wallet or my self-esteem. Every time I fork over another payment, I think about all of the other ways I could have financed my education or cut expenses. Why didn’t I take more part-time jobs? Or attend a community college for the first two years? It’s hard not to blame myself, but the truth is, a lot of this was always out of my control. The private student loan industry is a barely regulated, predatory system, and with the current president in the White House, oversight of the industry is becoming nonexistent. I was trying to do the right thing for myself and my family. Despite the cost, going to college is still the best way that high-achieving, lower-income students can hope to get a good job with a decent wage. It’s not our fault that no one told us the system beyond higher education was set up for us to fail. If only I were a corporation or a bank, privy to loopholes, tax havens, lenient bankruptcy provisions and so many other measures that allow it to be treated far more humanely than actual human beings. I’ve come to accept that I’m simply doing the best I can with the choices I made in earnest. Not only is not enough attention paid to the circumstances in which our collective crisis has been created, but even less is paid to the everyday victories of people trapped in it: The days we manage to get out of our beds despite feeling completely weighed down. The times we decide to treat ourselves because we deserve it. The joy-inducing invention of that block button on the iPhone so that sometimes we can simply say, “They’ll get that money when I got it.”