why didn't i get any financial aid

why didn't i get any financial aid is a common and often frustrating question among students seeking assistance for college expenses. Understanding the reasons behind a financial aid denial is crucial for addressing the issue and exploring alternative options. This article will delve into the most frequent causes of not receiving financial aid, such as application errors, eligibility criteria, income considerations, and documentation issues. Additionally, it will provide guidance on how to review financial aid results, appeal decisions, and maximize future opportunities. By exploring these factors in detail, students and families can gain clarity and take informed steps toward securing financial support. The following sections will cover the primary reasons for aid denial, how to interpret your financial aid package, and practical advice for improving your chances in subsequent applications.

- Common Reasons for Not Receiving Financial Aid
- Understanding Financial Aid Eligibility and Requirements
- Reviewing and Interpreting Your Financial Aid Award
- Steps to Take After Not Receiving Financial Aid
- Alternative Options for Funding Your Education

Common Reasons for Not Receiving Financial Aid

There are several common reasons why students may not receive financial aid despite submitting applications. Recognizing these factors can help applicants identify where the process may have faltered and how to correct it for future submissions.

Incomplete or Incorrect Application

One of the primary reasons for not receiving financial aid is submitting an incomplete or inaccurate application. The Free Application for Federal Student Aid (FAFSA) and other financial aid forms require detailed and accurate information. Missing signatures, incorrect Social Security numbers, or failing to report all required income can lead to application denial or delays.

Failure to Meet Eligibility Requirements

Financial aid programs have specific eligibility criteria, such as citizenship status, enrollment status, and academic progress. Students who do not meet these requirements may not qualify for aid. For example, federal aid is only available to U.S. citizens or eligible non-citizens enrolled at least half-time in an accredited institution.

High Family Income or Assets

Financial aid is typically need-based, meaning that families with higher incomes or substantial assets may not qualify for need-based grants or subsidized loans. If the Expected Family Contribution (EFC) calculated from the application data is above the institution's threshold, the student might not be awarded any financial aid from need-based programs.

Missing or Late Documentation

Many colleges require additional documents beyond the FAFSA, such as tax returns, verification forms, or institutional applications. Failure to submit these documents on time can result in a denial of aid. Schools often have strict deadlines, and missing these can close off opportunities for funding.

Enrollment Status and Program Eligibility

Students not enrolled in an eligible degree or certificate program, or those taking fewer credits than required, may not receive financial aid. Part-time students or those in non-credit courses often have limited or no access to federal or state aid programs.

Understanding Financial Aid Eligibility and Requirements

Financial aid eligibility is determined by multiple factors, including financial need, enrollment status, and program participation. Understanding these requirements can clarify why a particular student did not receive aid.

Federal and State Aid Criteria

Federal and state financial aid programs have detailed criteria that applicants must meet. These include:

- U.S. citizenship or eligible non-citizen status
- Valid Social Security number
- Enrollment in an eligible program at an accredited institution
- Satisfactory academic progress

- Registered with Selective Service (for males aged 18-25)

Failure to meet any of these requirements can result in an ineligible status for aid.

Expected Family Contribution (EFC)

The EFC is a crucial figure calculated from FAFSA data that estimates how much a family can contribute toward the cost of education. A higher EFC may disqualify students from need-based grants and subsidized loans. Understanding the EFC and its impact can help explain why no aid was awarded.

Verification Process

Some applications are selected for verification, requiring additional documentation to confirm the accuracy of the information provided. If discrepancies arise or required documents are not submitted, financial aid may be withheld or denied.

Reviewing and Interpreting Your Financial Aid Award

After submitting applications, students receive financial aid award letters that outline the types and amounts of aid offered. Understanding these letters is key to identifying why aid may appear insufficient or absent.

Types of Financial Aid

Award letters often include various forms of aid, such as:

- Grants and scholarships (gift aid that does not require repayment)
- Work-study opportunities (part-time jobs funded by the institution or government)
- Federal and private loans (borrowed money that must be repaid)

Not receiving grant aid does not necessarily mean no aid was awarded; loans or work-study might be part of the package.

Calculating the Cost of Attendance vs. Aid

The cost of attendance (COA) includes tuition, fees, room, board, and other expenses. Comparing the total aid offered to the COA helps determine the net cost the student must cover. In some cases, aid may be insufficient rather than entirely absent.

Understanding Award Conditions

Some aid is conditional upon maintaining enrollment status or academic progress. If conditions are not met, aid may be rescinded. Reviewing these terms can clarify why aid was denied or reduced.

Steps to Take After Not Receiving Financial Aid

If the financial aid application results in no aid being awarded, there are several steps students and families can undertake to address the situation.

Contact the Financial Aid Office

Reaching out to the school's financial aid office can provide insights into why aid was denied. Staff can explain specific reasons related to the application or eligibility and suggest possible remedies.

File an Appeal

Many institutions allow students to appeal financial aid decisions if there are extenuating circumstances, such as changes in income, family size, or unexpected expenses. An appeal typically requires submitting a written explanation and supporting documentation.

Review and Correct Application Errors

Double-checking the FAFSA and other applications for mistakes or omissions can uncover issues that led to denial. Corrections can often be submitted to update the application and potentially qualify for aid.

Explore Additional Scholarships

External scholarships offered by private organizations, employers, or community groups may provide supplemental funding opportunities. These do not rely on FAFSA data and can be applied for independently.

Alternative Options for Funding Your Education

When traditional financial aid is unavailable, students can consider other funding sources to finance their education.

Student Loans

Federal and private student loans are common alternatives. While they require repayment with interest, loans can bridge funding gaps when grants and scholarships are insufficient or absent.

Payment Plans

Many institutions offer payment plans that allow tuition and fees to be paid in installments over the semester or year, easing the immediate financial burden.

Part-Time Employment

Working part-time during the academic year or full-time during breaks can provide income to help cover education costs. Some schools facilitate on-campus jobs through work-study or other employment programs.

Military and Veteran Benefits

Students who are veterans, active-duty military, or dependents may qualify for education benefits such as the GI Bill, which can cover tuition and other expenses.

Community and State Programs

Various states and local organizations offer grants and scholarships targeted at residents or specific populations. Researching these programs can uncover additional aid sources.

Cost Reduction Strategies

Considering options such as attending community college for lower tuition, enrolling in in-state public institutions, or taking advantage of dual enrollment programs can reduce overall educational expenses.

Frequently Asked Questions

Why didn't I receive any financial aid despite submitting my application on time?

You might not have received financial aid because your financial situation does not meet the eligibility criteria, or the funds available have already been allocated to other students with higher need.

Could my FAFSA errors cause me to be denied financial aid?

Yes, mistakes or incomplete information on your FAFSA can lead to delays or denial of financial aid. It's important to review and correct any errors promptly.

Does having a high family income affect my chances of getting financial aid?

Yes, financial aid is often need-based, so a higher family income can reduce or eliminate your eligibility for certain grants or subsidized aid.

Why was I denied financial aid even though I have a low income?

You may have been denied aid if your institution has limited funds, if you missed deadlines, or if you did not meet other eligibility requirements such as enrollment status or academic progress.

Can my credit or financial history impact my eligibility for financial aid?

Generally, federal financial aid does not consider credit history, but certain loans like PLUS loans do require a credit check which could affect eligibility.

Is it possible that my school did not receive my financial aid application?

Yes, sometimes documents get lost or delayed. It's important to confirm with your school's financial aid office that they have received all required paperwork.

How can I improve my chances of receiving financial aid in the future?

Ensure you submit all required documents accurately and on time, maintain satisfactory academic progress, and explore alternative scholarships or grants that fit your profile.

Additional Resources

1. *Understanding Financial Aid: Why You May Have Been Overlooked*
This book explores the common reasons students do not receive financial aid, from application errors to eligibility criteria. It provides a step-by-step guide on how to navigate the financial aid process and avoid common pitfalls. Readers will learn how to improve their chances of securing aid in future applications.

2. *The Financial Aid Mystery: Decoding the Eligibility Puzzle*

Delve into the complexities of financial aid eligibility and discover why some applicants are denied support. This book breaks down the factors that influence aid decisions, including income thresholds, asset considerations, and academic requirements. It offers practical advice for families seeking to better understand and meet aid qualifications.

3. *When Aid Falls Short: Understanding the Gaps in Financial Assistance*
This title addresses the reasons why financial aid packages sometimes do not meet student needs or expectations. It discusses the limitations of federal and institutional aid programs and how budget constraints impact awards. The book also suggests alternative funding options for students facing shortfalls.

4. *Financial Aid Fails: Common Mistakes and How to Fix Them*
Many students miss out on aid due to simple errors in their applications. This book highlights frequent mistakes such as incomplete forms, missed deadlines, and incorrect information. It provides actionable tips to correct these errors and increase the likelihood of receiving aid.

5. *Beyond FAFSA: Exploring Other Financial Aid Opportunities*
FAFSA is just one part of the financial aid landscape. This guide introduces readers to scholarships, grants, and work-study programs that can supplement or replace traditional aid. It helps students and families expand their search and uncover hidden financial resources.

6. *Why No Aid? A Parent's Guide to Navigating College Funding Challenges*
Targeted at parents, this book explains the financial aid process from a family perspective. It covers how parental income and assets affect aid eligibility and offers strategies for managing finances to maximize aid potential. Parents will gain insight into advocating effectively for their children.

7. *The Truth About Financial Aid Denials: What Schools Aren't Telling You*
Uncover the lesser-known reasons behind financial aid denials, including institutional priorities and internal policies. This investigative book sheds light on how schools allocate funds and why some students are left out. It empowers readers with knowledge to question and appeal aid decisions.

8. *Maximizing Your Financial Aid Appeal: Steps to Reconsideration*
If your financial aid application was denied or insufficient, this book guides you through the appeal process. It explains how to gather supporting documentation, write persuasive appeal letters, and communicate effectively with financial aid offices. Readers will learn how to advocate for a fairer assessment of their financial situation.

9. *Financial Aid and You: A Comprehensive Guide to Eligibility and Application Success*
This comprehensive resource covers everything from understanding eligibility requirements to submitting a successful application. It includes tips on managing deadlines, organizing paperwork, and responding to requests from financial aid offices. The book aims to equip students with the knowledge needed to secure the financial support they deserve.

Why Didn T I Get Any Financial Aid

why didn t i get any financial aid: Debt for Sale Brett Williams, 2011-04-20 Credit and debt appear to be natural, permanent facets of Americans' lives, but a debt-based economy and debt-financed lifestyles are actually recent inventions. In 1951 Diners Club issued a plastic card that enabled patrons to pay for their meals at select New York City restaurants at the end of each month. Soon other charge cards (as they were then known) offered the convenience for travelers throughout the United States to pay for hotels, food, and entertainment on credit. In the 1970s the advent of computers and the deregulation of banking created an explosion in credit card use—and consumer debt. With gigantic national banks and computer systems that allowed variable interest rates, consumer screening, mass mailings, and methods to discipline slow payers with penalties and fees, middle-class Americans experienced a sea change in their lives. Given the enormous profits from issuing credit, banks and chain stores used aggressive marketing to reach Americans experiencing such crises as divorce or unemployment, to help them make ends meet or to persuade them that they could live beyond their means. After banks exhausted the profits from this group of people, they moved into the market for college credit cards and student loans and then into predatory lending (through check-cashing stores and pawnshops) to the poor. In 2003, Americans owed nearly $8 trillion in consumer debt, amounting to 130 percent of their average disposable income. The role of credit and debt in people's lives is one of the most important social and economic issues of our age. Brett Williams provides a sobering and frank investigation of the credit industry and how it came to dominate the lives of most Americans by propelling the social changes that are enacted when an economy is based on debt. Williams argues that credit and debt act to obscure, reproduce, and exacerbate other inequalities. It is in the best interest of the banks, corporations, and their shareholders to keep consumer debt at high levels. By targeting low-income and young people who would not be eligible for credit in other businesses, these companies are able quickly to gain a stranglehold on the finances of millions. Throughout, Williams provides firsthand accounts of how Americans from all socioeconomic levels use credit. These vignettes complement the history and technical issues of the credit industry, including strategies people use to manage debt, how credit functions in their lives, how they understand their own indebtedness, and the sometimes tragic impact of massive debt on people's lives.

why didn t i get any financial aid: *Better Than We Found It: Conversations to Help Save the World* Frederick Joseph, Porsche Joseph, 2022-10-11 Every generation inherits the problems created by the ones before them, but no generation will inherit as many problems--as many crises--as the current generation of young people. From the devastations of climate change to the horrors of gun violence, from rampant transphobia to the widening wealth gap, from the lack of health care to the lack of housing, the challenges facing the next generation can feel insurmountable. But change, even revolution, is possible; you just have to know where to start. Covering sixteen topics and featuring more than two dozen interviews with prominent activists, authors, actors, and politicians, this is the essential resource for those who want to make the world better than we found it. Featuring interviews with: Mehcad Brooks, Keah Brown, Julian Castro, Sonja Cherry-Paul, Chelsea Clinton, Charlotte Clymer, Mari Copeny aka Little Miss Flint, Greg D'Amato, Jesse Katz, Amed Khan, Daniel Alejandro Leon-Davis, Willy and Jo Lorenz, Ben O'Keefe, Brittany Packnett-Cunningham, Anna Paquin, Robert Reich, Brandon T. Snider, Nic Stone, Anton Treuer, Andrea Tulee, David Villalpando, Elizabeth Warren, Shannon Watts, Natalie Weaver, Brandon Wolf.

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why didn t i get any financial aid: Tuition Tax Relief Bills United States. Congress. Senate. Committee on Finance. Subcommittee on Taxation and Debt Management Generally, 1978

why didn t i get any financial aid: Who Gets In and Why Jeffrey Selingo, 2020-09-15 From award-winning higher education journalist and New York Times bestselling author Jeffrey Selingo comes a revealing look from inside the admissions office—one that identifies surprising strategies that will aid in the college search. Getting into a top-ranked college has never seemed more impossible, with acceptance rates at some elite universities dipping into the single digits. In Who Gets In and Why, journalist and higher education expert Jeffrey Selingo dispels entrenched notions of how to compete and win at the admissions game, and reveals that teenagers and parents have much to gain by broadening their notion of what qualifies as a “good college.” Hint: it’s not all about the sticker on the car window. Selingo, who was embedded in three different admissions offices—a selective private university, a leading liberal arts college, and a flagship public campus—closely observed gatekeepers as they made their often agonizing and sometimes life-changing decisions. He also followed select students and their parents, and he traveled around the country meeting with high school counselors, marketers, behind-the-scenes consultants, and college rankers. While many have long believed that admissions is merit-based, rewarding the best students, Who Gets In and Why presents a more complicated truth, showing that “who gets in” is frequently more about the college’s agenda than the applicant. In a world where thousands of equally qualified students vie for a fixed number of spots at elite institutions, admissions officers often make split-second decisions based on a variety of factors—like diversity, money, and, ultimately, whether a student will enroll if accepted. One of the most insightful books ever about “getting in” and what higher education has become, Who Gets In and Why not only provides an unusually intimate look at how admissions decisions get made, but guides prospective students on how to honestly assess their strengths and match with the schools that will best serve their interests.

why didn t i get any financial aid: Oral testimony United States. Congress. Senate. Committee on Finance. Subcommittee on Taxation and Debt Management Generally, 1978

why didn t i get any financial aid: The Test of Perc Jade Royal, He's a Savage… Perc I agreed to marry the first lady’s sister because she needed a green card. Since she was going away to college immediately, I wouldn’t have to deal with her. When the immigration official on payroll dies unexpectedly, our case shifts to someone who takes their job seriously. We have less than thirty days to rectify the holes in our relationship. I have pressing matters to address, and this marriage isn’t one of them. Stacey will have to find another solution because I’m not it. Stacey Finally, away from the reach of my father’s sins, I’m willing to do whatever it takes not to go back. A marriage in name only allows me to explore my new world freely. Tragedy shatters my dreams and puts me at the mercy of one man. My husband. He’d send me back before he would help. When the roles reverse, he needs me and is willing to negotiate. Will my terms be too much? Or will we both get what we need? This is the fifth book in the Savage Kings Series, a Mafia Family Romance. It is a Marriage of Convenience Bad Boy Billionaire Mafia Romance.

why didn t i get any financial aid: Why Afterschool Matters Ingrid A. Nelson, 2016-12-08 Increasingly, educational researchers and policy-makers are finding that extracurricular programs make a major difference in the lives of disadvantaged youth, helping to reduce the infamous academic attainment gap between white students and their black and Latino peers. Yet studies of these programs typically focus on how they improve the average academic performance of their participants, paying little attention to individual variation. Why Afterschool Matters takes a different approach, closely following ten Mexican American students who attended the same extracurricular program in California, then chronicling its long-term effects on their lives, from eighth grade to early adulthood. Discovering that participation in the program was life-changing for some students, yet had only a minimal impact on others, sociologist Ingrid A. Nelson investigates the factors behind these very different outcomes. Her research reveals that while afterschool initiatives are important, they are only one component in a complex network of school, family, community, and peer interactions that influence the educational achievement of disadvantaged students. Through its detailed case studies of individual students, this book brings to life the challenges marginalized youth en route to college face when navigating the intersections of various home, school, and community spheres. Why Afterschool Matters may focus on a single program, but its findings have major implications for education policy nationwide.

why didn t i get any financial aid: For Profit Higher Education: The Failure to Safeguard the Federal Investment,...Volume 2 of 4, July 30, 2012, 112-2 Committee Print, S. Prt. 112-37, *. , 2012

why didn t i get any financial aid: Women's Leadership Journeys Sherylle J. Tan, Lisa DeFrank-Cole, 2018-07-18 This volume brings together research from leading scholars with stories from women leaders in diverse sectors to provide insights from their leadership journeys. The book begins with personal stories of women's leadership journeys by chief executive officers, a former U.S. ambassador, a college president, and others. The stories enable readers to make sense of their own leadership journeys by learning about the varied paths to leadership and taking note of key elements such as role transitions, defining moments, identity development, and growth mindsets. Next, scholars discuss novel research that can guide women in navigating their journeys to leadership, including on followership, competition, representation of women in politics, and the role of biology in leadership. This must-have volume offers cutting-edge perspectives and a guide for women to navigate their own journeys to impactful leadership.

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why didn t i get any financial aid: Good Kind Things for Others Glenn Baxter, 2006-08-11 The events in this book are true and ongoing. The authors examination of events, facts and documents exposes some others for what they are. He hopes to focus the eye of national media through a large magnifying glass on this small community. Maybe it will help people living there and in other small communities facing similar problems to regain their true integrity and democracy. The Tom Delays are not only in Washington D.C., they also reside in small towns across America

why didn t i get any financial aid: The Emigrant Darie Gheorghe, 2009-10-14 I wrote this book about all my persecutions and suffering from Romania in the time of communism. Everything began in 1983 when I decided to leave my country. I could never forget those six years from 1983-1989 of all the suffering and persecution I pulled through, those memories will never leave me. This book is my witness, and I thank God that I am able to write about all my sufferings and persecution during the communist period in my country Romania. I was abused physically and mentally, and it even got to the point where they would try to kill me because of my origin, which is a gypsy. Yes, I am gypsy but, I am also human like everyone else. I have the same blood and the same god like anybody else. I am proud to write on this piece of paper about the tragic events that occurred during the communist period of time in Romania. The brutal crimes, murders, and persecution that occurred transformed population in my country into slaves. Im writing this book about my life, how much I suffered, and how I was persecuted under the communist period. And also

I wrote about the events that happened in World War II 1940-1944 under the Marshal Antonescu power; how he persecuted the gypsy and deported them in Trasnistria camp. The persecution didnt stop there; they continued all the way to the year of 1989 under Ceausescu Nicolaie, the President of Romania. Reader, once you open this book, I promise you after you read just a few pages you cant stop reading. Just try to read it, and I guaranty that you will feel and live my moments of my sufferings and persecution. This is not a fi ction book; this is not a storybook, and everything in this book is real. In this book you can fi nd very tragic and humorous events. Maybe youll never read a book like this ever in your life. You discover historic events that were never written, like how the communist would sell the Jews and the gypsies in Europe, and also, how they deported and made them suffer in Trasnistria Camp during the World War II, and many more. I wrote this book crying because I suffered so much for only one reason: I WANT MY FREEDOM!

why didn t i get any financial aid: *Why and how You Should Learn Math and Science* United States. Congress. House. Committee on Science, 1999 This document presents the hearing before the Committee on Science in the House of Representatives on why and how math and science should be learned. It includes oral opening statements by various House representatives. Appendix 1 presents written opening statements from members of the subcommittee on basic research. Appendix 2 features written testimony, biographies, financial disclosures, and answers to post-hearing questions. Materials for the record are listed in the third appendix and include Preparing Our Children: Math and Science Education in the National Interest and Winning the Skills Race: A Council on Competitiveness Report on Mathematics and Science Education. (ASK)

why didn t i get any financial aid: *The Calling* Gordon Chen, Christopher Chen, 2022-08-16 A CT scan revealed Dr. James Chen, a Miami physician, had a cancerous, inoperable, tumor behind his nose. The prognosis was bleak. Dr. Chen had eight weeks to live. Dr. Chen and his sons, Chris and Gordon, looked for a miracle. Chris was completing a cardiology fellowship. Gordon was finishing medical school. They knew what they were up against. Even still, they were shocked when a local oncologist told them, “The first available appointment is in six weeks.” James and his sons were suddenly patients, forced to look at the healthcare system from the other end of the stethoscope. They didn’t like what they saw—expensive, uncoordinated, and ineffective care. At one point James asked his sons, “If a family of doctors with connections can’t navigate this system, what chance do my patients have?” The Chens found their calling. Together with James’ wife Mary, Chris’s wife Stephanie (an attorney), and Gordon’s wife Jessica (another doctor) they created ChenMed, a physician-led company that serves the underserved. ChenMed puts their patients from forgotten communities first and focuses on accountable, compassionate care that improves health. In The Calling, Chris and Gordon share how the family succeeded beyond their wildest expectations through a combination of determination, data, family, and faith. They turned what could have been a tragedy into an opportunity that will revolutionize healthcare delivery for years to come. The Calling will give you hope.

why didn t i get any financial aid: Black Women Undergraduates, Cultural Capital, and College Success Cerri A. Banks, 2009 This book documents the academic and social success of Black women undergraduates as they negotiate dominant educational and social discourses about their schooling lives. Starting with the premise that Black women undergraduates are not a homogenous group and that they are being successful in college in greater numbers than Black men, this book examines the ways they navigate being traditionally underprepared academically for college, the discourse of «acting white», and oppressive classroom settings and practices. This work expands the theoretical concept of cultural capital by identifying the abundant and varied forms of cultural capital that Black women undergraduates provide, develop, and utilize as they make their way through college. The discussion of their raced, classed, and gendered experiences challenges the academy to make use of this understanding in its work towards educational equity. This movement has wide-reaching implications for ethos, policy, and practice in higher education.

why didn t i get any financial aid: *Mike Royko: The Chicago Tribune Collection 1984-1997* Mike Royko, 2014-11-04 Mike Royko: The Chicago Tribune Collection 1984–1997 is an expansive new volume of the longtime Chicago news legend’s work. Encompassing thousands of his columns, all of which originally appeared in the Chicago Tribune, this is the first collection of Royko work to solely cover his time at the Tribune. Covering politics, culture, sports, and more, Royko brings his trademark sarcasm and cantankerous wit to a complete compendium of his last 14 years as a newspaper man. Organized chronologically, these columns display Royko's talent for crafting fictional conversations that reveal the truth of the small-minded in our society. From cagey political points to hysterical take-downs of meatball sports fans, Royko's writing was beloved and anticipated anxiously by his fans. In plain language, he tells it like it is on subjects relevant to modern society. In addition to his columns, the book features Royko's obituary and articles written about him after his death, telling the tale of his life and success. This ultimate collection is a must-read for Royko fans, longtime Chicago Tribune readers, and Chicagoans who love the city's rich history of dedicated and insightful journalism.

why didn t i get any financial aid: A Dream Defaulted Jason N. Houle, Fenaba R. Addo, 2022-08-16 A Dream Defaulted explores how the student loan crisis disproportionately affects Black borrowers and why rising student debt is both a cause and consequence of social inequality in the United States. Jason N. Houle and Fenaba R. Addo offer a deft analysis of the growing financial crisis in education, examining its sources and its impacts. Based on more than five years of ongoing qualitative and quantitative research, this incisive work illustrates how the student loan system has not benefited all students equally. The authors tell the story of how first-generation college students, low-income students, and students of color are disadvantaged in two opposing phases of the process: debt accumulation and debt repayment. They further demonstrate that policies intended to mitigate financial burden and prevent default have failed to assist the people who most need help. Houle and Addo present these social and racial disparities within a broader context, tracing how centuries of institutionalized racism have contributed to social and economic inequities, perpetuating the racial wealth gap and leading to intergenerational inequality. Through interviews with borrowers, they illuminate the ways in which racial disparities affect who has college access, how and why people take on debt, and who has the ability to repay student loan debt after leaving college. Recognizing that the affordability crisis cannot be solved by higher education reform alone, Houle and Addo consider solutions. They argue that policy must extend beyond debt reduction and financial aid to address entrenched patterns of racial inequality and racial discrimination, both inside and outside institutions of higher education.

why didn t i get any financial aid: Hiding in Plain Sight Zane Thimmesch-Gill, 2015-07 Homeless queer kids – and they are legion – too often find themselves ostracized and silenced. In Zane Thimmesch-Gill they have finally found a strong, clear voice.” --Riki Wilchins, author of Read My Lips, GenderQueer and Queer Theory, Gender Theory In the memoir, Hiding in Plain Sight, this transgendered author describes in graphic and harrowing detail a homeless teen life on the streets that was marked with constant violence. Amidst the daily struggle to survive, she slowly came to the realization that she hated her body just as much as everyone did. When she was honest with herself she’d always known that she was meant to be a boy. Despite the intense pressure of street life and having to come to terms with the fact that she was a transsexual, Kali never used drugs or alcohol, never committed a single crime, and never gave up on her dreams to make something out of her life. While the rest of the street kids were escaping into addiction, she figured out how to put herself through college and finance a sex change. Life slowly improved as Kali became Zane and started settling into his body. He eventually found work at a shelter for homeless youth and started to make friends. But his euphoria was short lived. A resident at the shelter knew that he was a transsexual and became obsessed with making sure everyone found out. A few gang members who were living in the program confronted Zane, and when he was too scared to admit the truth, they decided to get their boys together late one night and prove him wrong. Hiding in Plain Sight is a transformative and ultimately inspiring story of survival against all odds, of pursing and accomplishing your dreams in spite of enormous and often seemingly insurmountable obstacles.

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