

# Resources for Addressing Barriers of Past Student Loan or Specific College Debt

*This list will be updated as the National Center learns of innovative solutions.*

## Issue: Past Student Loan or Specific College Debt

In recent years, we have seen how [higher education costs have increased for all students, and the majority of students incur some form of debt](#). Many students forego or delay college after high school graduation because of these increasing costs. In addition to preventing students from attending college, paying off past debt or loans further increases stress, which leads to less satisfaction and less success in college. For many non-traditional students, having past debt or loans is even more of a barrier to overcome, [because they often have to use money they earn to provide for their families and themselves, instead of paying off debts](#). Furthermore, [women tend to have higher debt than men](#), and often cannot pay off debt as quickly as men. In addition, [minorities](#) tend to have higher levels of debt. The majority of non-traditional students, T.E.A.C.H. scholars included, are women and/or minorities, demonstrating the importance of understanding this specific barrier. In addition, if a student has college debt, it may mean they cannot get their official transcript to show their earlier college success to be admitted to a new college to continue their studies. Finally, many non-traditional students work extra hours or extra jobs to pay off these debts, which limits the amount of time they can spend at school or with their families.

## Promising Practices

1. Offer financial aid courses or information sessions that help students complete the FAFSA and connect them to resources that specialize in applying for financial aid. Offering financial aid courses and information sessions allows students to connect with the appropriate resources early. This also engages faculty and staff members directly with students. Faculty at Houston Community College said they funded a full-time position (approximately five years ago) through a Head Start grant specifically catered toward helping students with FAFSA/financial aid, and found this to be very successful. According to Phyllis Adams at Sinclair Community College (email: [phyllis.adams@sinclair.edu](mailto:phyllis.adams@sinclair.edu)), hosting information sessions helps with FAFSA applications and has worked well at their college. Many students do not know how to fill out forms or what resources are available to help them, and these sessions help change that.
2. Help students find financial aid or additional scholarships elsewhere. Many non-traditional students do not meet FAFSA standards and struggle to pay their past debt and costs necessary for attending college, such as tuition. [T.E.A.C.H. Early Childhood® scholarships](#) have been crucial to helping early childhood educators graduate from college without college debt. Other resources may be available. [Ivy Tech Community College created an additional scholarship for adult students called the McDonald Memorial Scholarship Fund](#), which allows adult students to start college when they need to, not just when they meet specific financial aid/scholarship deadlines. Debra Hazelwood, Coordinator of Applied Education at Polk State College (email: [dmetcalfe@polk.edu](mailto:dmetcalfe@polk.edu)), encourages students to find additional outside financial aid if possible.
3. Encourage students to meet with a financial aid counselor early. Often, students need help finding resources, applying for outside resources and guidance in handling student debt or loans. However, it is important that students find this guidance early because waiting until later in their academic career can cause issues. [Elisha Hicks](#) at Edison State Community College says meeting with a financial aid counselor early allows them to have their questions answered before they get too far into their field of study or accumulate more debt. [Financial aid counselors can help students](#) figure out the fastest and

best way to pay off debt, generate budgets and payment plans, connect students to loan servicers, and offer general financial advice for preventing any further financial issues.

4. Offer financial literacy programs for students and their families (parents or children). More often than not, students do not know how to handle their finances or student debts/loans. Offering these financial literacy programs early helps students combat these issues before they become too problematic. Amarillo College (TX) created a [Student Money Management Center \(SMMC\)](#) that provided one such financial literacy program. [This center offers online and in-person financial literacy training, financial counseling and follow-ups, and seminars/workshops related to financial planning and money management.](#) Finally, some of the workshops/programs Amarillo College offers through SMMC give students incentives for participation and completing the program.
5. Offer state-level loan forgiveness programs for teachers entering the classroom like the [Federal Stafford Teacher Loan Forgiveness](#) program. A similar state program could provide loan forgiveness for teachers who teach in “hard-to-staff” subjects or in low-income Title I schools, based on the local and state needs. With [good incentives and proper implementation](#) it is likely that loan forgiveness programs could alleviate barriers associated with student loan and college debt and increase the recruitment and retention of educators. Additionally, the [Public Service Loan Forgiveness](#) program is available to those employed by a U.S. federal, state, local, or tribal government or a non-profit organization, including early childhood educators working in non-profit early care and education programs.

**If you know of any promising strategies to address this barrier and would like to share, please contact Judy Leinbach at [judyl@teachecnationalcenter.org](mailto:judyl@teachecnationalcenter.org).**