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Crisis stretches students' finances thin

by Heidi Schlumpf



Students register for my media criticism course thinking they'll learn how to be the next Siskel or Ebert. But once they receive the syllabus, they disappointedly discover they will have to dissect news coverage and presidential speeches in addition to analyzing the latest blockbuster.

So when I required this fall's class to watch President Barack Obama's 50-minute health care address to both houses of Congress, I thought I would see yawns and heads on desks. Instead they were riveted.

Why?

Health care reform is an issue that hits close to home for these adult or "nontraditional" students, many of whom are personally shouldering the brunt of the global economic crisis. Some don't have health insurance or are relying on expensive COBRA or private plans. A number have been laid off. Those who do have jobs are underemployed. One young mother in my class makes \$19,000 a year working full-time at a bank.

Of course, academia is not immune to the economic crisis either. Today's students are facing additional challenges paying their bill at the bursar's office. Companies have been quick to cut their tuition

reimbursement benefits, leaving students to come up with the balance. Cash-strapped states, including Michigan, Utah, Georgia and California, are downsizing financial aid programs or raising fees.

In Illinois, the MAP grants program that assists the lowest-income students is in danger of going unfunded. Although both the House and Senate recently approved the program, Gov. Patrick Quinn says the state doesn't have the \$205 million to award the grants.

Meanwhile, requests for financial aid are climbing. More than half of higher education admission officials report that a greater number of students than usual are visiting financial aid offices because they need to work out arrangements to pay their bill, according to a study by *The Chronicle of Higher Education's* research arm.

Yet college quads are crowded as ever. At Aurora University in Illinois, where I teach, we had our largest freshman class ever this fall. The silver lining to the economic crisis is that it has prompted more Americans to return to school. Those who find themselves unemployed have the time and the need to acquire new skills. Others believe a degree will provide some insurance in their current job or allow them to move up. Now more than ever it helps to have credentials on a resumé.

So, believing that the investment is worth it, students and/or their parents are making the necessary sacrifices to pony up their part of the tuition. Some take a semester off or go part-time to spread costs over more years. Others save on room and board by moving home. I have even seen students penny-pinch by not buying required books for courses.

Of course, the financial hit for families is even bigger at private schools, including Catholic colleges and universities. Happily, many of them are stepping up to help students facing additional financial pressures because of the economic crisis.

At Aurora University, which is not religiously affiliated, a new fund was created last year for current undergraduates facing serious financial hardships, such as bankruptcy, serious illness, job loss or home foreclosure. It gives grants of up to \$2,000, which can make the difference between staying in school or not for students in those special circumstances.

Aurora's president, Rebecca L. Sherrick, says the fund flows from the university's core values, which include providing quality education at an affordable price. "We believe that colleges and universities exist not to serve their own glory, but to render a service to society," she said. "Our distinctive values are all the more relevant in today's troubled economic climate."

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At a nearby Catholic school, similar values were cited in making the decision to freeze tuition and offer extra assistance to struggling students. Calling it the "right thing to do" and "the Benedictine thing to do," Benedictine University in Lisle, Ill., launched a program that offers financial aid counseling, payment plans, financial assistance from the university, and part-time campus jobs for students who have lost their jobs, whose unemployment has run out, or whose company tuition reimbursements have ended.

"No parent should have to tell their child that they cannot go to college because they can't afford it," said Benedictine's president, William Carroll.

The schools' public relations offices may highlight mission as motivation for such assistance, but it's also

smart business for pricier colleges and universities worried about students opting for more affordable state schools or community colleges.

Boston College, where tuition, fees, room and board tops \$50,000 a year, cut overall spending by 2 percent last year to free up an extra \$2.5 million in financial aid for families with lost jobs and diminished home values.

I find it interesting that those who claim to care about Catholic identity in higher education -- including the self-appointed orthodoxy watchdog group, the Cardinal Newman Society -- haven't had much to say about how the economic crisis is affecting students at Catholic colleges and universities. They're too busy complaining about Boston College's coverage of contraception in its student health plan (which is required by Massachusetts state law) or celebrating the return of crucifixes in Boston College classrooms.

Crucifixes are all well and good. But students won't get a chance to see them if they can't afford tuition. Helping them do that is what Catholic identity is really all about.

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