

## Why Does College Cost So Much

Much of what is written about colleges and universities ties rapidly rising tuition to dysfunctional behavior in the academy. Common targets of dysfunction include prestige games among universities, gold plated amenities, and bloated administration. This book offers a different view. To explain rising college cost, the authors place the higher education industry firmly within the larger economic history of the United States. The trajectory of college cost is similar to cost behavior in many other industries, and this is no coincidence. Higher education is a personal service that relies on highly educated labor. A technological trio of broad economic forces has come together in the last thirty years to cause higher education costs, and costs in many other industries, to rise much more rapidly than the inflation rate. The main culprit is economic growth itself. This finding does not mean that all is well in American higher education. A college education has become less reachable to a broad swathe of the American public at the same time that the market demand for highly educated people has soared. This affordability problem has deep roots. The authors explore how cost pressure, the changing wage structure of the US economy, and the complexity of financial aid policy combine to reduce access to higher education below what we need in the 21st century labor market. This book is a call to calm the rhetoric of blame and to instead find policies that will increase access to higher education while preserving the quality of our colleges and universities.

Taking readers into the homes of middle-class families to reveal the hidden consequences of student debt and the ways that financing college has transformed family life, the author describes the profound moral conflicts for parents take on enormous debts and gamble on an investment that might not pay off.

Based on quantitative comparisons of colleges since the 1970s, Charles Clotfelter reveals that despite the civil rights revolution, billions spent on financial aid, and the commitment of colleges to greater equality, stratification in higher education has grown starker. He explains why undergraduate education—unequal in 1970—is even more so today.

America is facing a higher education bubble. Like the housing bubble, it is the product of cheap credit coupled with popular expectations of ever-increasing returns on investment, and as with housing prices, the cheap credit has caused college tuitions to vastly outpace inflation and family incomes. Now this bubble is bursting. In this Broadside, Glenn Harlan Reynolds explains the causes and effects of this bubble and the steps colleges and universities must take to ensure their survival. Many graduates are unable to secure employment sufficient to pay off their loans, which are usually not dischargeable in bankruptcy. As students become less willing to incur debt for education, colleges and universities will have to adapt to a new world of cost pressures and declining public support.

“The College Solution helps readers look beyond over-hyped admission rankings to discover schools that offer a quality education at affordable prices. Taking the guesswork out of saving and finding money for college, this is a practical and insightful must-have guide for every parent!” —Jaye J. Fenderson, Seventeen’s College Columnist and Author, *Seventeen’s Guide to Getting into College* “This book is a must read in an era of rising tuition and falling admission rates. O’Shaughnessy offers good advice with blessed clarity and brevity.” —Jay Mathews, Washington Post Education Writer and Columnist “I would recommend any parent of a college-bound student read *The College Solution*.” —Kal Chany, Author, *The Princeton Review’s Paying for College Without Going Broke* “The College Solution goes beyond other guidebooks in providing an abundance of information about how to afford college, in addition to how to approach the selection process by putting the student first.” —Martha “Marty” O’Connell, Executive Director, *Colleges That Change Lives* “Lynn O’Shaughnessy always focuses on what’s in the consumer’s best interest, telling families how to save money and avoid making costly mistakes.” —Mark Kantrowitz, Publisher, *FinAid.org* and Author, *FastWeb*

College Gold “An antidote to the hype and hysteria about getting in and paying for college! O’Shaughnessy has produced an excellent overview that demystifies the college planning process for students and families.” —Barmak Nassirian, American Association of Collegiate Registrars and Admissions Officers For millions of families, the college planning experience has become extremely stressful. And, unless your child is an elite student in the academic top 1%, most books on the subject won’t help you. Now, however, there’s a college guide for everyone. In *The College Solution*, top personal finance journalist Lynn O’Shaughnessy presents an easy-to-use roadmap to finding the right college program (not just the most hyped) and dramatically reducing the cost of college, too. Forget the rankings! Discover what really matters: the quality and value of the programs your child wants and deserves. O’Shaughnessy uncovers “industry secrets” on how colleges actually parcel out financial aid—and how even “average” students can maximize their share. Learn how to send your kids to expensive private schools for virtually the cost of an in-state public college...and how promising students can pay significantly less than the “sticker price” even at the best state universities. No other book offers this much practical guidance on choosing a college...and no other book will save you as much money!

- Secrets your school’s guidance counselor doesn’t know yet
- The surprising ways colleges have changed how they do business
- Get every dime of financial aid that’s out there for you
- Be a “fly on the wall” inside the college financial aid office
- U.S. News & World Report: clueless about your child
- Beyond one-size-fits-all rankings: finding the right program for your teenager
- The best bargains in higher education
- Overlooked academic choices that just might be perfect for you

This book analyzes reliable evidence to tell the true story of student debt in America. One of the nation’s foremost experts on college finance, Sandy Baum exposes how misleading the widely accepted narrative on student debt is. Baum combines data, research, and analysis to show how the current discourse obscures serious problems, risks misdirecting taxpayer dollars, and could deprive too many Americans of the educational opportunities they deserve. This book and its policy recommendations provide the basis for a new and more constructive national agenda to make paying for college more manageable.

The US higher education system is on the verge of a revolution, so some observers claim. Archibald and Feldman, leading analysts, provide an incisive overview of the challenges facing and possibilities for America’s universities and colleges in their training future generations. And they demonstrate that our higher education system is resilient and adaptable enough to weather the internal, external, and technological threats without changing campuses beyond recognition. *The Road Ahead for America’s Colleges and Universities* examines the threats posed to the current health of higher education by rising tuition and falling government support, as well as from new digital technologies rippling through the entire economy. Some predict disaster, pointing to high costs, exploding debt, and a digital tsunami that supposedly will combine to disrupt and sweep away many of the nation’s higher education institutions, or change them beyond recognition. Archibald and Feldman provide a more nuanced view. They argue that the bundle of services that four-year colleges and universities provide will retain its value for the traditional age range of college students. Less certain, Archibald and Feldman argue, is whether the system will continue to be a force for social and economic opportunity. The threats are most dire at schools that disproportionately serve America’s most underprivileged students. At the same time, growing income inequality reduces the ability of many students and their families to pay for higher education. Archibald and Feldman suggest a range of policy options at the state and federal level that will help America’s higher education system continue to fulfill its promise.

Despite technological advances in agriculture, nearly a billion people around the world still suffer from hunger and poor nutrition while a billion are overweight or obese. This imbalance highlights the need not only to focus on food production but also to implement successful food

policies. In this new textbook intended to be used with the three volumes of Case Studies in Food Policy for Developing Countries (also from Cornell), the 2001 World Food Prize laureate Per Pinstrup-Andersen and his colleague Derrill D. Watson II analyze international food policies and discuss how such policies can and must address the many complex challenges that lie ahead in view of continued poverty, globalization, climate change, food price volatility, natural resource degradation, demographic and dietary transitions, and increasing interests in local and organic food production. Food Policy for Developing Countries offers a "social entrepreneurship" approach to food policy analysis. Calling on a wide variety of disciplines including economics, nutrition, sociology, anthropology, environmental science, medicine, and geography, the authors show how all elements in the food system function together.

Why Does College Cost So Much?Oxford University Press

This book addresses a new concept, the organizational learning contract, a shared agreement among the faculty, staff, and students in an educational institution about what, how, where, and when learning should take place.

Goodman, who has pioneered the concept in his work with new and traditional institutions, examines the consequences of strong and weak contracts while bridging theory with practice. In the first section, Goodman develops the concept of the organizational learning contract, builds measures, and looks at the consequences of strong versus weak contracts on student and institutional effectiveness indicators. The second section, which includes the perspectives of two leaders of start-up institutions who have created new organizational contracts, explores issues of design and change in introducing the concept into new and existing institutions.

To properly manage college costs, you need to understand the real price tag of a higher education, including hidden fees that surprise students after they enroll in a college or university. College Secrets and its companion book, College Secrets for Teens, reveal the true costs of earning a college degree – and then provides hundreds of money-saving ideas to help students and parents reduce or eliminate these expenses. College Secrets can save you \$20,000 to \$200,000 over the course of a four-year education. In this book, you'll discover:

- 22 hidden costs that college officials never talk about
- 24 tricks to slash in-state and out-of-state tuition costs
- 7 tips to keep room and board expenses under control
- 13 strategies to save money on books and supplies
- 14 lifestyle costs that students must manage wisely
- 6 do's and don'ts to avoid credit card debt in college
- 12 steps to boost your odds of winning scholarships
- 15 common mistakes that reduce your financial aid ... and much, much more!

The College Secrets series is your roadmap to paying for college the smart way – with some sanity, truth and planning in the process, and without going broke or winding up deep in debt. He offers policy options that can enable state and federal governments to increase investment in higher education.

America's colleges and universities are the best in the world. They are also the most expensive. Tuition has risen faster than the rate of inflation for the past thirty years. There is no indication that this trend will abate. Ronald G. Ehrenberg explores the causes of this tuition inflation, drawing on his many years as a

teacher and researcher of the economics of higher education and as a senior administrator at Cornell University. Using incidents and examples from his own experience, he discusses a wide range of topics including endowment policies, admissions and financial aid policies, the funding of research, tenure and the end of mandatory retirement, information technology, libraries and distance learning, student housing, and intercollegiate athletics. He shows that colleges and universities, having multiple, relatively independent constituencies, suffer from ineffective central control of their costs. And in a fascinating analysis of their response to the ratings published by magazines such as "U.S. News & World Report," he shows how they engage in a dysfunctional competition for students. In the short run, colleges and universities have little need to worry about rising tuitions, since the number of qualified students applying for entrance is rising even faster. But in the long run, it is not at all clear that the increases can be sustained. Ehrenberg concludes by proposing a set of policies to slow the institutions' rising tuitions without damaging their quality.

"The economics of American higher education are driven by one key factor--the availability of students willing to pay tuition--and many related factors that determine what schools they attend. By digging into the data, economist Nathan Grawe has created probability models for predicting college attendance. What he sees are alarming events on the horizon that every college and university needs to understand. Overall, he spots demographic patterns that are tilting the US population toward the Hispanic southwest. Moreover, since 2007, fertility rates have fallen by 12 percent. Higher education analysts recognize the destabilizing potential of these trends. However, existing work fails to adjust headcounts for college attendance probabilities and makes no systematic attempt to distinguish demand by institution type. This book analyzes demand forecasts by institution type and rank, disaggregating by demographic groups. Its findings often contradict the dominant narrative: while many schools face painful contractions, demand for elite schools is expected to grow by 15+ percent. Geographic and racial profiles will shift only slightly--and attendance by Asians, not Hispanics, will grow most. Grawe also use the model to consider possible changes in institutional recruitment strategies and government policies. These "what if" analyses show that even aggressive innovation is unlikely to overcome trends toward larger gaps across racial, family income, and parent education groups. Aimed at administrators and trustees with responsibility for decisions ranging from admissions to student support to tenure practices to facilities construction, this book offers data to inform decision-making--decisions that will determine institutional success in meeting demographic challenges"--

Presents articles both supporting and opposing issues related to college costs in the United States, including the effectiveness of the College Cost Act, faculty salaries, and tuition reforms at ivy league schools.

This book discusses wide topics related to current issues in economic growth and development, international trade, macroeconomic and financial stability, inflation,

monetary policy, banking, productivity, agriculture and food security. It is a collection of seventeen research papers selected based on their quality in terms of contemporary topic, newness in the methodology, and themes. All selected papers have followed an empirical approach to address research issues, and are segregated in five parts. Part one covers papers related to fiscal and price stability, monetary policy and economic growth. The second part contains works related to financial integration, capital market volatility and macroeconomic stability. Third part deals with issues related to international trade and economic growth. Part four covers topics related to productivity and firm performance. The final part discusses issues related to agriculture and food security. The book would be of interest to researchers, academicians as a ready reference on current issues in economics and finance.

Economist Richard Vedder examines the causes of the college tuition crisis and explores ways to reverse this alarming trend.

In the United States today, there are some 3,400 separately governed colleges and universities, amounting to a higher education industry with expenditures that constitute 2.8% of the gross national product. Yet, the economic issues affecting this industry have been paid relatively little attention. In this collection of eight essays, experts in economics and education bring economic analysis to bear on such underexamined topics as the nature of competition in higher education, higher education's use of resources, and who chooses to purchase what kind of education and why. In higher education, supply refers to such issues as government support for public colleges and universities, the means by which graduate programs allocate financial support to students, and the criteria that universities use for investing endowments. Demand pertains to patterns of student enrollment and to the government, business, and individual market for the service and research activities of higher education. Why are tuitions nearly the same among schools despite differences in prestige? How are institutions with small endowments able to compete successfully with institutions that have huge endowments? How are race and ethnicity reflected in enrollment trends? Where do the best students go? What choices among colleges do young people from low-income backgrounds face? This volume addresses these questions and suggests subjects for further study of the economics of higher education.

America's higher education system is failing its students. In the space of a generation, we have gone from being the best-educated society in the world to one surpassed by eleven other nations in college graduation rates. Higher education is evolving into a caste system with separate and unequal tiers that take in students from different socio-economic backgrounds and leave them more unequal than when they first enrolled. Until the 1970s, the United States had a proud history of promoting higher education for its citizens. The Morrill Act, the G.I. Bill and Pell Grants enabled Americans from across the income spectrum to attend college and the nation led the world in the percentage of young adults with baccalaureate degrees. Yet since 1980, progress has stalled. Young adults

from low to middle income families are not much more likely to graduate from college than four decades ago. When less advantaged students do attend, they are largely sequestered into inferior and often profit-driven institutions, from which many emerge without degrees—and shouldering crushing levels of debt. In *Degrees of Inequality*, acclaimed political scientist Suzanne Mettler explains why the system has gone so horribly wrong and why the American Dream is increasingly out of reach for so many. In her eye-opening account, she illuminates how political partisanship has overshadowed America's commitment to equal access to higher education. As politicians capitulate to corporate interests, owners of for-profit colleges benefit, but for far too many students, higher education leaves them with little besides crippling student loan debt. Meanwhile, the nation's public universities have shifted the burden of rising costs onto students. In an era when a college degree is more linked than ever before to individual—and societal—well-being, these pressures conspire to make it increasingly difficult for students to stay in school long enough to graduate. By abandoning their commitment to students, politicians are imperiling our highest ideals as a nation. *Degrees of Inequality* offers an impassioned call to reform a higher education system that has come to exacerbate, rather than mitigate, socioeconomic inequality in America.

We expect college and university trustees to hire the president, advise senior staff, manage investments and financial decisions, and oversee major strategic initiatives. Unfortunately, they sometimes come into this powerful role with little or no understanding of what they are meant to do or how their institutions work. *How University Boards Work*, by Robert A. Scott, is designed to help trustees understand how to fulfill their responsibilities. Written by a widely respected leader in American higher education and former university president, *How University Boards Work* is the product of personal experience and considerable research. This concise, straightforward guide includes:

- an explanation of the difference between governance and management
- tips on how best to prepare for board decisions and discussions
- examples of positive and negative board behavior
- guidance about board professional development
- advice on managing transitions between chief executives

*How University Boards Work* will prove an invaluable resource for those responsible for governing colleges and universities, whether privately financed or state funded. It will also be an illuminating read for board secretaries, campus executives and administrators, faculty leaders, alumni volunteers, and public officials, as well as anybody seeking to understand institutional governance in the light of past and current trends in higher education.

College financial aid is not like negotiating with a car dealership, where bluff and bluster will get you a bigger, better deal. Appealing for more financial aid depends on presenting the college financial aid office with adequate documentation of special circumstances that affect the family's ability to pay for college. This book provides a guide for students and their families on how to

appeal for more financial aid for college and how to improve the likelihood of a successful appeal. This book also discusses techniques for increasing eligibility for need-based financial aid and merit aid. The topics covered by this book include corrections, updates, special circumstances, writing an effective financial aid appeal letter, adequate documentation, professional judgment adjustments, unusual circumstances, dependency overrides and the differences between the FAFSA and CSS Profile forms.

Education at a Glance: OECD Indicators is the authoritative source for information on the state of education around the world. It provides data on the structure, finances and performance of education systems in the 35 OECD and a number of partner countries. With more than 100 charts and tables, Education at a Glance 2018 imparts key information on the output of educational institutions, the impact of learning across countries, and worldwide access, participation and progression in education. It also investigates the financial resources invested in education, as well as teachers, the learning environment and the organisation of schools. The 2018 edition presents a new focus on equity in education, investigating how progress through education and the associated learning and labour market outcomes are impacted by dimensions such as gender, the educational attainment of parents, immigrant background, and regional location. The publication introduces a chapter dedicated to Target 4.5 of Sustainable Development Goal 4 on equity in education, providing an assessment of where OECD and partner countries stand in providing equal access to quality education at all levels. Finally, new indicators are introduced on equity in entry to and graduation from tertiary education, and the levels of decision-making in education systems. New data are also available on the statutory and actual salaries of school heads, as well as trend data on expenditure on early childhood education and care and the enrolment of children in all registered early childhood education and care settings. More data are available on the OECD educational database. The tuition costs of America's elite colleges and universities have been rising above the cost of inflation from the 1970s onwards. This book analyzes the causes of this rise, revealing the ineffective central control of costs and examining the competition for students amongst the institutions.

Every parent wants the best for their child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.<sup>1</sup> Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In *Debt-Free Degree*, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents:

- \*How to prepare their child for college
- \*Which classes to take in high school
- \*How and when to take the ACT and SAT
- \*The right way to do

college visits \*How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. Debt-Free Degree shows parents how to pay cash for college and set their child up to succeed for life.

The decision of whether to go to college, or where, is hampered by poor information and inadequate understanding of the financial risk involved. Adding to the confusion, the same degree can cost dramatically different amounts for different people. A barrage of advertising offers new degrees designed to lead to specific jobs, but we see no information on whether graduates ever get those jobs. Mix in a frenzied applications process, and pressure from politicians for "relevant" programs, and there is an urgent need to separate myth from reality. Peter Cappelli, an acclaimed expert in employment trends, the workforce, and education, provides hard evidence that counters conventional wisdom and helps us make cost-effective choices. Among the issues Cappelli analyzes are: What is the real link between a college degree and a job that enables you to pay off the cost of college, especially in a market that is in constant change? Why it may be a mistake to pursue degrees that will land you the hottest jobs because what is hot today is unlikely to be so by the time you graduate. Why the most expensive colleges may actually be the cheapest because of their ability to graduate students on time. How parents and students can find out what different colleges actually deliver to students and whether it is something that employers really want. College is the biggest expense for many families, larger even than the cost of the family home, and one that can bankrupt students and their parents if it works out poorly. Peter Cappelli offers vital insight for parents and students to make decisions that both make sense financially and provide the foundation that will help students make their way in the world.

A simple guide to a smarter strategy for the individual investor A Wealth of Common Sense sheds a refreshing light on investing, and shows you how a simplicity-based framework can lead to better investment decisions. The financial market is a complex system, but that doesn't mean it requires a complex strategy; in fact, this false premise is the driving force behind many investors' market "mistakes." Information is important, but understanding and perspective are the keys to better decision-making. This book describes the proper way to view the markets and your portfolio, and show you the simple strategies that make investing more profitable, less confusing, and less time-consuming. Without the burden of short-term performance benchmarks, individual investors have the advantage of focusing on the long view, and the freedom to construct the kind of portfolio that will serve their investment goals best. This book proves how complex strategies essentially waste these advantages, and provides an alternative game plan for those ready to simplify. Complexity is often used as a mechanism for talking investors into unnecessary purchases, when all most need is a deeper understanding of conventional options. This book explains which issues you actually should pay attention to, and which ones are simply used for an illusion of intelligence and control. Keep up with—or beat—professional money managers Exploit stock market volatility to your utmost advantage Learn where advisors and consultants fit into smart strategy Build a portfolio that makes sense for your particular situation You don't have to outsmart the market if you can simply outperform it. Cut through the confusion and noise and focus on what actually matters. A Wealth of Common Sense clears the air, and gives you the insight you need to become a smarter, more successful investor.

This business classic features straight-talking advice you'll never hear in school. Featuring a new foreword by Ariel Emanuel and Patrick Whitesell Mark H. McCormack, one of the most successful entrepreneurs in American business, is widely credited as the founder of the modern-day sports marketing industry. On a handshake with Arnold Palmer and less than a thousand dollars, he started International Management Group and, over a four-decade period,

built the company into a multimillion-dollar enterprise with offices in more than forty countries. To this day, McCormack's business classic remains a must-read for executives and managers at every level. Relating his proven method of "applied people sense" in key chapters on sales, negotiation, reading others and yourself, and executive time management, McCormack presents powerful real-world guidance on • the secret life of a deal • management philosophies that don't work (and one that does) • the key to running a meeting—and how to attend one • the positive use of negative reinforcement • proven ways to observe aggressively and take the edge • and much more Praise for *What They Don't Teach You at Harvard Business School* "Incisive, intelligent, and witty, *What They Don't Teach You at Harvard Business School* is a sure winner—like the author himself. Reading it has taught me a lot."—Rupert Murdoch, executive chairman, News Corp, chairman and CEO, 21st Century Fox "Clear, concise, and informative . . . Like a good mentor, this book will be a valuable aid throughout your business career."—Herbert J. Siegel, chairman, Chris-Craft Industries, Inc. "Mark McCormack describes the approach I have personally seen him adopt, which has not only contributed to the growth of his business, but mine as well."—Arnold Palmer "There have been what we love to call dynasties in every sport. IMG has been different. What this one brilliant man, Mark McCormack, created is the only dynasty ever over all sport."—Frank Deford, senior contributing writer, *Sports Illustrated*

An exploration of why people all over the world love to engage in pain on purpose—from dominatrices, religious ascetics, and ultramarathoners to ballerinas, icy ocean bathers, and sideshow performers Masochism is sexy, human, reviled, worshipped, and can be delightfully bizarre. Deliberate and consensual pain has been with us for millennia, encompassing everyone from Black Plague flagellants to ballerinas dancing on broken bones to competitive eaters choking down hot peppers while they cry. Masochism is a part of us. It lives inside workaholics, tattoo enthusiasts, and all manner of garden variety pain-seekers. At its core, masochism is about feeling bad, then better—a phenomenon that is long overdue for a heartfelt and hilarious investigation. And Leigh Cowart would know: they are not just a researcher and science writer—they're an inveterate, high-sensation seeking masochist. And they have a few questions: Why do people engage in masochism? What are the benefits and the costs? And what does masochism have to say about the human experience? By participating in many of these activities themselves, and through conversations with psychologists, fellow scientists, and people who seek pain for pleasure, Cowart unveils how our minds and bodies find meaning and relief in pain—a quirk in our programming that drives discipline and innovation even as it threatens to swallow us whole.

A "bracing and well-argued" study of America's college debt crisis—"necessary reading for anyone concerned about the fate of American higher education" (Kirkus). College is far too expensive for many people today, and the confusing mix of federal, state, institutional, and private financial aid leaves countless students without the resources they need to pay for it. In *Paying the Price*, education scholar Sara Goldrick-Rab reveals the devastating effect of these shortfalls. Goldrick-Rab examines a study of 3,000 students who used the support of federal aid and Pell Grants to enroll in public colleges and universities in Wisconsin in 2008. Half the students in the study left college without a degree, while less than 20 percent finished within five years. The cause of their problems, time and again, was lack of money. Unable to afford tuition, books, and living expenses, they worked too many hours at outside jobs, dropped classes, took time off to save money, and even went without adequate food or housing. In many heartbreaking cases, they simply left school—not with a degree, but with crippling debt. Goldrick-Rab combines that data with devastating stories of six individual students, whose struggles make clear the human and financial costs of our convoluted financial aid policies. In the final section of the book, Goldrick-Rab offers a range of possible solutions, from technical improvements to the financial aid application process, to a bold, public sector-focused "first

degree free” program. “Honestly one of the most exciting books I've read, because [Goldrick-Rab has] solutions. It's a manual that I'd recommend to anyone out there, if you're a parent, if you're a teacher, if you're a student.”—Trevor Noah, *The Daily Show*

Anyone studying the history of this institution in America must read Thelin's classic text, which has distinguished itself as the most wide-ranging and engaging account of the origins and evolution of America's institutions of higher learning.

A major new contribution to college student development theory, this book brings “third wave” theories to bear on this vitally important topic. The book has three sections: The first briefly introduces the third wave theories that have recently expanded the frame of the topic; the second uses those theories to focus on specific aspects of student development; and the third brings it all together with a few chapters that look at the implications for practice. The first section includes a chapter that provides an overview of the evolution of student development theories as well as chapters describing the critical and poststructural theories most relevant to the next iteration of student development theory. These theories include critical race theory, queer theory, feminist theories, intersectionality, decolonizing/indigenous theories, and crip theories. These chapters also include a discussion of how each theory is relevant to the central questions of student development theory. The second section provides critical interpretations of the primary constructs associated with student development theory. These constructs and their related ideas include resilience, dissonance, socially constructed identities, authenticity, agency, context, development (consistency/coherence/stability), and knowledge (sources of truth and belief systems). Each chapter begins with brief personal narratives on a particular construct; the chapter authors then re-envision the narrative's highlighted construct using one or more critical theories. The third section will focus on implications for practice. Specifically, these chapters will consider possibilities for how student development constructs re-envisioned through critical perspectives can be utilized in practice. The primary audience for the book is faculty members who teach in graduate programs in higher education and student affairs and their students. The book will also be useful to practitioners seeking guidance in working effectively with students across the convergence of multiple aspects of identity and development.

For much of the past century college tuition has risen more rapidly than the inflation rate. Unlike many analyses of higher education, Archibald and Feldman show how broad economic factors have combined to push up cost. These forces are largely out of the control of colleges and universities.

Almost 50 million Americans have cumulatively borrowed more than \$1.5 trillion to attend college. Roughly one-third of all adults aged 25 to 34 have a student loan. In *Education without Debt* businessman and philanthropist Scott MacDonald examines the real-life impact of crushing levels of student debt on borrowers and what can be done to fix this crisis. Weaving together stories of debt-impaired lives with stories of personal success achieved with the essential help of financial aid, MacDonald reveals the devastating personal and societal impact of the debt problem and offers possible solutions. He explores the efforts of colleges and private philanthropists to make education affordable and relates his own experience of funding financial aid for need-eligible students at five universities. *Education without Debt* is a must-read book for anyone concerned about the rising cost of education and what to do about this critical policy and societal issue.

American higher education is increasingly in trouble. Costs are too high, learning is too little, and underemployment abounds post-graduation. Universities are facing an uncertain and unsettling future with free speech suppression, out-of-control Federal student aid programs, soaring administrative costs, and intercollegiate athletics mired in corruption. *Restoring the Promise* explores these issues and exposes the federal government's role in contributing to them. With up-to-date discussions of the most recent developments on university campuses,

this book is the most comprehensive assessment of universities in recent years, and one that decidedly rejects conventional wisdom. Restoring the Promise is an absolute must-read for those concerned with the future of higher education in America.

"In today's challenging economic climate, college and university administrators need reliable financial advice for helping their institutions thrive. Thoroughly revised and updated, this book is designed to help new administrators understand and become more proficient in their financial management role within the institution. Written in an accessible style, so that the book's guidance to immediate use, the book is grounded in the latest knowledge and filled with illustrative examples from across all types of institutions. This is an ideal resource for courses in graduate programs in higher education leadership and administration"--

Higher education is a critical mechanism for socioeconomic advancement among aspiring individuals and an important driver of economic mobility in our society. Moreover, a well-educated workforce is vital to our nation's future economic growth. American companies and businesses require a highly skilled workforce to meet the demands of today's increasingly competitive global economy. Higher education is provided through a complex public-private market, with many different individuals and institutions participating. While postsecondary education has become increasingly important, there have also been growing concerns about the cost and affordability of higher education. This report discusses the current state of higher education, with a brief high-level overview of the market and a more detailed discussion and analysis of the financial aid system. It also discusses the important changes the President has made to make higher education more accessible and affordable.

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