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Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream

Sara Goldrick-Rab

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One of the most sustained and vigorous public debates today is about the value—and, crucially, the price—of college. But an unspoken, outdated assumption underlies all sides of this debate: if a young person works hard enough, they'll be able to get a college degree and be on the path to a good life.

That's simply not true anymore, says Sara Goldrick-Rab, and with *Paying the Price*, she shows in damning detail exactly why. Quite simply, 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. Drawing on an unprecedented study of 3,000 young adults who entered public colleges and universities in Wisconsin in 2008 with the support of federal aid and Pell Grants, Goldrick-Rab reveals the devastating effect of these shortfalls. Half the students in the study left college without a degree, while less than twenty 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, even went without adequate food or housing. In a heartbreaking number of cases, they simply left school—not with a degree, but with crippling debt.

We *can* fix this problem. Goldrick-Rab closes the book by laying out a number of possible solutions, including a public sector–focused "first degree free" program. What's not an option, this powerful, polemical book shows, is doing nothing, and continuing to crush the college dreams of a generation of young people.

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