

**AAUW-PA**

# **Deeper In Debt**

## **Women and Student Loans**

# **Event Guide**

### **Table of Contents**

1	Event Purpose
1	Project Details
2	Collaborators
2	Audience
3	Day/Time
3	Food/Refreshments
3	Venue Requirements
4	Registration
5	Event Overview
9	Marketing and Publicity
10	After the Event
11	Resources
13	FAQs
14	AAUW State College Case Study

## Event Purpose

Many Pennsylvania AAUW branches are concerned about membership. Hearing that concern, AAUW-PA created a program, using the Deeper in Debt research, for you to present in your community. This is not meant to be a monthly branch program, but instead a special event with a broad audience invited.

The event goals are to raise the public's awareness of the impact of student debt on women; increase your branch visibility; and potentially lead to increases in branch membership. Disclaimer—this is **not** an event to educate students or parents on how to obtain college financial aid. The event is to be free and open to the public.

***Deeper in Debt: Women and Student Loans***, AAUW's research published May 2017, explored the subject of college student loan debt through the gender lens. What we learned was staggering.

Women now earn 57 percent of bachelor's degrees from American colleges and universities and take on more debt on average than men at almost every degree level and type. As a result, women hold nearly two-thirds of the outstanding student debt in the United States — more than \$800 billion. Factor in the gender pay gap and this debt influences many major life decisions for women. As a leading gender equity organization, it is incumbent upon AAUW to raise awareness of the issues in our communities and work on federal and state public policy solutions on behalf of women and girls.

## Project Details

Because this is a big project, it is recommended that two or more branches work together to hold a joint event.

- Project Team
  - A volunteer AAUW-PA state Deeper in Debt committee
  - At least two members from each participating branch
  - At least one member from each collaborating organization
- Budget
  - AAUW-PA will provide up to \$425 per event to be used on expenses such as facility rental, publicity, honorarium, research shipping, copying.
- Volunteers
  - AAUW table
  - Welcome/registration
  - Venue set-up
  - Refreshments (if applicable)

## Collaborators

Working with another organization/s is beneficial for several reasons: Provides an opportunity for members to get to know one another; starts a relationship for future joint projects; spreads the work around; provides mailing lists for publicizing the event; venue. Below is a partial list as a starting place.

- AAUW C/U Members
- Non-C/U Member Colleges/Universities
- High School parent groups
- PTAs
- University Women's groups
- Honor societies
- Young Professionals
- League of Women Voters
- Rotary, Lions Club, Kiwanis, etc.
- YWCA and YMCA
- United Way

## Audience

There are many potential audiences. Consider the purpose of this event—to raise community awareness of AAUW and the issue of student debt's impact on women. Who are potential members you would like to reach? Who would benefit from knowing this information? What organizations would be good collaboration partners for this or future events?

Remember, this is **not** an event to educate students or parents on how to obtain college financial aid. Do not select target audiences that will be looking for this information because they will be disappointed.

Below is a partial list of audiences to reach out to. The goal is to have 100 attendees--minimum of 50 and maximum of 150.

- Nontraditional students contemplating returning to school or attempting their first degree
- College Students
- Parents of College Students
- AAUW student organizations
- General Community Members
- High school counselors
- Parents/guardians of high school students
- Legislators
- Groups that your AAUW Branch supports with grants or other assistance
- Young alumni groups
- Career services and employment offices
- College Administrative and Academic Units

- Financial Literacy Center
- Career Services
- Student Affairs
- Multi-Cultural Center
- Adult Learner groups
- Campus Student Organizations
  - Student Government
  - Graduate Student groups
  - Any women's based organizations
  - Sororities
  - LGBTA and Gender Equity Groups

### **Day/Time**

Given the Audience you seek to attract, select a day and time that would yield good attendance. Probably a weeknight starting at 7:00 pm or Saturday at 10:00 am. The event will last 1-1/2 to 2 hours.

### **Food/Refreshments**

This is optional.

What is customary in your area for similar events?

Consider having a reception prior to the event where attendees can mingle with tabling organizations.

### **Venue Requirements**

Equipped with technology for slide presentation (such as PowerPoint) and panel

- Projector and Screen
- Computer (or capability to use your own)
- Podium
- Microphone for podium, panel, audience questions
- Room speakers
- ZOOM Room for remote attendance, if possible

### **Suggestions**

- Library Meeting Room
- Hospital Community Room
- College Campus Space
- School District Offices Space
- Community Building



## Registration

We recommend you use a digital registration to preregister attendee. This will help you plan more accurately (number of handouts, research, food, etc.) Your AAUW-PA committee member will help you with the digital registration site (Eventbrite, Survey Monkey, Google Form) if you need assistance.

Make sure your online publicity contains the registration link and paper publicity the actual registration link. If the link URL is too long, use a shortening tool ([Google URL shortener](#), [Bitly](#), [Tiny URL](#)).

At the event, you will definitely want to capture attendee information. Name, how heard about event, email address—at a minimum. Even if you have online registration, prepare for walk-ins. This will be extremely important given the fact you will be sending information after the meeting.

## Event Overview

Details for the event are in this section.

### On each audience chair

- Copy of Deeper in Debt research and Executive Summary.
  - Both available at ShopAAUW (Promote AAUW; Research) for free. You only pay shipping.
  - AAUW one pager <http://aauw-pa.aauw.net/files/2017/10/FINAL-Version-AAUW-Info-One-Pager.docx>
    - Instructions on how to complete. <http://aauw-pa.aauw.net/files/2017/10/AAUW-Informational-Handout-Instructions.pdf>
    - If you don't know how to get your branch logo or have trouble with the template, contact Ann Pehle ([aauwpapp2@gmail.com](mailto:aauwpapp2@gmail.com))

### Update PowerPoint presentation

The PowerPoint presentation for the event – needs to be customized.

- Instructions <http://aauw-pa.aauw.net/files/2017/05/AAUW-PPT-Presentation-Instructions.pdf>
- PowerPoint deck <http://aauw-pa.aauw.net/files/2017/10/FINAL-DeeperInDebtPresentation-AAUW-National.pptx>

### Event timeline and details for each program component

<b>Deeper in Debt video</b> <b>Welcome</b> <b>Who is AAUW?</b> <b>Collaborating organization</b>	Emcee	10 minutes
<b>Presentation of Research</b>	AAUW subject matter expert	20 minutes
<b>Panel Discussion</b>	Emcee, Moderator, or AAUW subject matter expert	30 minutes
<b>Audience Q &amp; A</b>	Emcee, Moderator, or AAUW subject matter expert	20 minutes
<b>Wrap-up</b>	Emcee	10 minutes

- **Deeper in Debt video (1:24)**
  - <https://www.youtube.com/watch?v=kdjrZOY0TEY&feature=youtu.be>
  - This fabulous video very quickly depicts the impact student debt has on women throughout their lives.
  - Focuses audience attention
- **Welcome**
  - Mention specific organizations that were invited
  - Legislators and other honored guests
  - Collaborating organizations

- Introduce the organizations with which you collaborated and the representative/s in attendance
  - Who is AAUW?
    - Introduction to AAUW
    - Mission – with emphasis on education, research, advocacy
  - Introduction of your Branch
    - Key involvement in the community
  - Program introduction
    - Purpose of today’s program is to share AAUW’s research *Deeper in Debt: Women and Student Loans* and facilitate a discussion about the impact of student debt on women.
    - AAUW publishes research every year on subjects related to our core mission as the nation’s leading voice promoting equity and education for women and girls. Past years’ research has explored STEM (Science Technology Engineering Math) in education and the workplace; campus sexual assault; women in leadership.
    - The subject of college debt was a topic in the 2016 presidential election and has received wide publicity. Most everyone has an awareness that college is expensive and school debt is a burden. What was never done prior to this research was studying the data through a gender lens.
    - The *Deeper in Debt* report offers a broad overview of how student debt became a women’s issue. It aims to change the conversation around student debt so that it includes gender-based analysis and solutions. The analysis examines the experiences of women as a diverse population and presents statistics by race and ethnicity as well as other demographics.
- **Presentation of Research**
  - Introduction
    - The analysis examines the experiences of women as a diverse population and presents statistics by race and ethnicity as well as other demographics.
    - The report relies heavily on publicly available federal government survey data as well as published studies undertaken by academics and organizations researching the issue of student debt.
  - Show PowerPoint slide deck (except final slide) to present AAUW’s *Deeper in Debt* research
    - **NOTE:** The presenter must be very familiar with the *Deeper in Debt* research and slide deck. Each slide contains an explanation and information worth sharing in the notes section. Understanding the graphs and content takes some time as the subject is complex. Don’t read the notes section as a script; use as your support. See **Resources** section of this document for links to learn more about the topic. The presenter is not to be an expert on the subject of school financial aid, since that is not a topic for this program.
    - **NOTE:** The presentation is modified from the AAUW presentation (found on the *Deeper in Debt* webpage) to be shorter in length and relevant to your audience

and the purpose of this program. You may add slides but the content cannot be inconsistent with AAUW policy or research and all sources must be credited.

- Customize for your event. Add information on the following slides – 2, 30, 31
- If you wish to share the PowerPoint presentation, please save as pdf and share the pdf. Instructions on how to save as pdf in **After the Event** section.

- **Panel Discussion**

- Panel can be moderated by the Emcee or a separate Moderator or the AAUW Subject Matter Expert. Depends on who is comfortable with what roles. If you need to provide “air time” to a collaborating organization, perhaps they will provide the Moderator.
- Select three panelists to add depth and personal experience to the topic. If the AAUW Subject Matter Expert is not moderating, then she needs to be on the panel to be available to answer audience questions. Ideas for panelists are:
  - Recent Female College Graduate with Debt
  - College Financial Aid Officer
    - Do not invite a financial aid lender (i.e.: from bank) because it will look like an AAUW endorsement for private lending and that institution.
    - This panelist must be impartial and familiar with all forms of financial aid—school, government, private—and the magnitude of the debt incurred through these types of financial aid.
  - Parent with a Female College Student
  - Representative from Undergraduate Studies to describe impact of choice of majors on earning potential
- Share the questions (just three bullet points below) with the panelists and ask them for questions they wish to be asked. This provides them an opportunity to speak from their perspective.
- Best practice is to have a planning meeting or conference call about two weeks prior to the event. Run through the logistics; have panelists introduce selves; talk through the program schedule, answer questions. This builds camaraderie with the panelists and is an efficient method to make sure everyone is in sync.
- Each panelist opening remarks (except for AAUW Subject Matter Expert because she just showed the slide presentation) to share their perspective for 3 minutes (10 total).
- Moderator ask questions of panelists for remaining 20 minutes. Possible questions are:
  - For those on the panel who have student debt, tell us your “debt story.” How much did you know about the implications of borrowing when you started college? Would you make the same borrowing decisions you made if you could do it over again?
  - What is the most important thing potential student borrowers should know before they choose student loans to help finance their college educations?
  - Most students cannot pay for college without borrowing. Should a potential student choose NOT to attend college if it means she needs to borrow? Is some borrowing OK?



- Do you think most student borrowers understand the differences among various kinds of loans? Federal loans, parent loans, private loans? Why or why not?
- What do you think the single most important “lesson learned” is for women considering student loans?
- What resources are there for women who find they are unable to pay their student loans?
- **Audience Q & A**
  - Brainstorm potential questions and develop appropriate responses.
  - Review the FAQ section of this document.
- **Wrap-up**

Note: today’s audiences want to engage in solutions, not just learn about the problem, so this section is important to the success of your event.

  - Concluding statement
    - Are the costs of college, especially considering the difficulties of repaying student debt, worthwhile? The answer depends on individual circumstances and outcomes. But the data make clear that, at least on average, a college degree is associated with much higher earnings and lower unemployment for individuals—and with positive outcomes for society.
    - Most Americans still believe that education is important both in itself and in the expanded opportunities it provides. But expectations around who should pay for a higher education have changed. While tuition rates have increased dramatically, state and federal support for public colleges has stagnated.
    - This has increasingly shifted the costs of college to students. This shift is most difficult for women, students from lower-income backgrounds and people with disabilities.
    - AAUW makes specific recommendations for public policy changes to improve college affordability and the student loan system, especially for low-income students. We also make recommendations for institutions regarding how to improve student outcomes. (page 38 in the research)
  - Show last slide “What You Can Do”
    - Specifically mention what audience members can do
  - Thank participants, collaborators, audience for attending.
  - Ifs and Only video (:46)
    - <http://www.aauw.org/resource/ifs-and-onlys-video/>
    - After all, this is a stage to showcase AAUW and introduce AAUW to your community.

## Marketing and Publicity

Disclaimer—this is **not** an event to educate students or parents on how to obtain financial aid. You must be very careful not to imply this in your marketing/publicity materials.

The correct messages for your marketing/publicity materials are:

- This program is a presentation of how student debt became a women’s issue.
- Come to this program to understand how it is that women owe nearly two-thirds of the outstanding student debt in the United States — more than \$800 billion.
- We aim to change the conversation around student debt so that it includes gender-based analysis and solutions.

### Publicity Strategies – look at state college spreadsheet

- Press release to local newspapers and/or pitch them a story – see template <http://aauw-pa.aauw.net/files/2017/10/Deeper-in-Debt-Women-and-Student-Loans-media-release-template.docx>
- PSA (Public Service Announcement) on local radio and/or TV stations
- The press release from the national AAUW office. You can use all or part of this information to build your press release and customize with your event logistics (time, place, etc.). The information in this press release can also be used as talking points for a local radio or TV interview or content for a Public Service Announcement (PSA). <http://aauw-pa.aauw.net/files/2017/05/AAUW-National-Press-Release-Deeper-in-Debt.pdf>
- Be a guest on local radio stations, TV stations
- E-calendars with newspapers, radio stations, TV stations
- Flyer or poster posted where potential attendees live, work, and shop – see template <http://aauw-pa.aauw.net/files/2017/10/Deeper-in-Debt-flyer-template.docx>
  - If you need assistance, please contact Ann Pehle (aauwpapp2@gmail.com)
- Create a Facebook event on branch page; ask members to share broadly
- Email to branch members; ask members to share broadly
- Special page on your branch website
- Have guest speakers/panelists promote the event to their social media followers
- Contact collaborators (for this program or others with whom you have a relationship) and ask them to notify their email subscribers.
- Contact Ann Pehle, AAUW-PA Public Policy Co-Chair ([aauwpapp2@gmail.com](mailto:aauwpapp2@gmail.com)) to create an email blast to AAUW Action Alert subscribers within a (25 or 50 mile) radius from your location. **Need two weeks lead time prior to day you want the email to land.**
- If collaborating with a college/university or have a C/U member college/university, work with their communication team to send email notices and/or digital bulletin board posts to the appropriate audiences (staff, professors, students, specific departments)
- College/university AAUW student groups
- Local groups – Young Professionals, League of Women Voters, Rotary, alumni organizations, honor societies, etc

## Tabling

Have tables for your branch and all collaborating organizations in a location at the venue that participants will pass by.

### AAUW Table

In addition to standard AAUW information (<http://www.aauw.org/resource/how-to-tabling/>) include:

- Financial aid and Student debt resources page handout <http://aauw-pa.aauw.net/files/2017/05/AAUW-Financial-Aid-Graphic-Handout.pdf>
- What's Your Number? Share Your Own Student Debt Story  
Create this as a handout: <http://www.aauw.org/resource/whats-your-number-student-debt-story/>

## After the Event

Do not let anyone leave the event without a way they can engage with your branch in the future. Capture attendees' names and addresses and offer to:

- Share the link to the full report. <http://www.aauw.org/research/deeper-in-debt/>
- If you wish to share the PowerPoint presentation, please convert to pdf and share the pdf.  
Here's how to convert to a pdf document. File—Save As—drop down arrow—select pdf—Save.



- Speak at an event at their school, office, church, club, or organization.
- Let them know about other events affecting their children's education.
- Inform them of any deadlines for local scholarships, the National Conference for College Women Student Leaders, or the AAUW National Student Advisory Council.
- Keep them posted on legislation on the issue.
- Send emails to non-students attending to invite them to upcoming branch programs and mention membership opportunity

Remember, the whole reason you offer mission-based programming is to show your community why they need to be an AAUW member or supporter!

## Resources

- At a minimum, read this. <http://www.aauw.org/research/deeper-in-debt/>
- Other links: <http://www.aauw.org/2017/09/01/student-debt-through-the-gender-lens/> and <http://www.aauw.org/resource/deeper-in-debt-summary/>.
- Article in Summer 2017 **AAUW Outlook** <http://aauw-pa.aauw.net/files/2017/10/Student-Debt-through-Gender-Lens-AAUW-Outlook-summer-2017.pdf>
- MarketWatch article: *2.1 million single moms in college, a group that's more than doubled from 1999 to 2012* <http://aauw-pa.aauw.net/files/2017/10/Number-of-single-moms-soared-yet-struggle-to-graduate.pdf>
- Update on Perkins Loans. Many low-income students depend on a Federal Perkins Loan to cover educational expenses by providing low-interest loans to college students with an exceptional financial need. Without it, students may be forced to turn to more expensive financial aid options. The Federal Perkins Loan program, expired on September 30, 2017. Members of the U.S. Senate did introduce a bill to extend the program. However, their efforts were blocked on the Senate floor. For more information: <https://studentloanhero.com/news/federal-perkins-loan-program-expired/>
- Pennsylvania record for funding higher education
  - Pennsylvania woefully underfunds higher education, ranking 47<sup>th</sup> out of 50 states for funding per capita from the state, with funding levels per capita one third to one fifth of the levels in several other energy-rich states.
  - As a share of the state's economy (measured by Gross State Product), funding for the State System today is only 42% of its 1983-84 level.
  - As state funding has plunged, tuition has increased, forcing families and students to pick up the slack. Tuition and fees now account for nearly three quarters (73%) of educational costs at State System schools compared to half that level (37%) in 1983-84.
  - Room and board have increased by 76% (a hike of \$4,567 in 2016 dollars) since 2000 compared to 51% (\$3,351) for tuition and fees.
  - Total costs have risen by almost \$10,000 since 2000, from about \$15,000 to about \$25,000 per year.
  - Total costs have gone from one fifth of median family income to over one third (35%)

**At Students' Expense: Rising Costs Threaten Pennsylvania Public Universities' Role in Upward Mobility** By Diana Polson, Stephen Herzenberg, and Mark Price, June 2017; Pennsylvania Budget and Policy Center and Keystone Research Center. <http://aauw-pa.aauw.net/files/2017/10/Rising-Costs-Threaten-Pennsylvania-Public-Universities.pdf>

## Talking Points

- Many experts and people in the media have been talking about the student debt crisis, but there has been very little gendered analysis of the issue or discussion of the impact of student debt on women. One major goal of this report was to shine some light on this issue from a gender lens.

- Women now make up the majority (56%) of college students in the United States, but in Deeper in Debt AAUW found that women are disproportionately impacted by student debt, above and beyond what would be expected based on enrollment.
- Women are more likely than men to take on student debt—the average woman has \$1,500 more in debt than the average man at graduation with a bachelor’s degree—and as a result, we estimate that women take on about 60% of initial student loan debt in the US.
- Because of the gender pay gap, it takes women longer to repay their student debt, so on the whole AAUW estimates that women hold about 64% (almost two-thirds) of outstanding student debt in the United States.
- The gender pay gap means that debt that might otherwise be manageable can become unmanageable for women: while repaying their student loans, about one-third of women experience financial difficulties versus one-quarter of men.
- Race is a very significant factor in student debt: black women take on the most debt of any group and are the most likely group to experience financial difficulties while repaying their student loans. Overall, black and Hispanic borrowers take on more debt and have more difficulty repaying, regardless of gender.
- For many borrowers, student debt repayment can mean delaying other financial priorities such as saving for retirement, buying a home, or starting a business. Because women take longer to repay their loans, they may be disadvantaged in these areas.
- Women’s success in higher education has been tremendous, but student debt is threatening to turn college from a stepping stone to a source of debt burden for women.
- AAUW supports measures to keep the price of higher education affordable, especially public higher education.
- Those in most danger of taking on a debt burden they’re unable to pay are low-income students, so AAUW strongly supports fully funding and expanding Pell grants so that they cover a larger share of costs for low-income students.
- AAUW also advocates for programs and investments to prevent students from dropping out of college, since students who leave college without a credential or degree may face debt without any increased earnings potential.

## **FAQs**

### **Is all student debt alike?**

No. There are several kinds of student loans. Federally-backed loans (like Stafford loans) can either be subsidized or unsubsidized, and are in the student borrower's name. They do not require a co-signer. The interest on subsidized loans is paid by the government while the student is in school; the interest on unsubsidized loans is paid by the borrower. Repayment is deferred while the student is in school and can later be deferred if the student goes back to school, or if the student's income is low.

Parent PLUS loans are made in the parent's name and are legally the parent's responsibility to repay.

Private loans are made to either the student or the parent (however, the student usually needs a co-signer to qualify). Interest on private loans may not be deferred. Private loans do not usually allow for a deferment if students return to school later.

### **How do students get student loans?**

When students file the FAFSA (Free Application for Federal Student Assistance), they establish their financial need. Students with financial need qualify for Federally-backed loans. Those loans will be dispersed directly to the college to assist with college costs after the student signs a promissory note with the college.

Students without financial need will not qualify for Federally-backed loans and will have to seek out other, private, sources (banks, credit unions, etc.). This will require a credit check, and often, a co-signer (like a parent).

### **How do students end up with such high debt?**

Federally backed loans are capped at a total of \$31,000 over the course of an undergraduate degree. When students cannot cover college costs through their own or their family's resources, they often borrow the remainder from private sources. There is no limit to the amount they can borrow privately, and this means students can easily get over their heads in debt.

### **What about For-Profit Institutions?**

Though they enroll a relatively small portion of American college students, for-profit institutions are an expensive alternative. These institutions disproportionately enroll women, people of color, low-income students, and members and former members of the U.S. military. For-profit institutions use advertising and high-pressure recruitment tactics to woo students and their student aid and loan money, but debt outcomes for students at these institutions are particularly dismal. Even after accounting for student demographics, for-profit institutions have low completion rates and high default rates — a matter of serious concern for student loan borrowers, researchers, and policymakers.

### What Can We Do About Student Debt?

AAUW advocates [safeguarding and expanding Pell Grants for low-income students](#), as well as providing nontraditional students the resources they need — [on-campus child care](#), for example — to successfully complete college degrees. Solutions to the student debt problem should also include supporting income-driven repayment approaches that reflect borrowers’ realities. And our support for students should address the additional costs they face beyond tuition. Congress can also end the harmful causes of the gender pay gap by passing legislation like the [Paycheck Fairness Act](#) and the [Pay Equity for All Act](#) to aid in the economic security of women.

### What can you do?

Join AAUW, find a nearby [AAUW branch or student organization](#), apply for an [AAUW fellowship or grant](#), or sign up to become an [AAUW Two-Minute Activist](#). You’ll receive opportunities to make your voice heard on issues affecting women and girls, including policies surrounding college affordability. You can also educate yourself with the latest research on the gender pay gap with [The Simple Truth about the Gender Pay Gap](#).

### AAUW State College Branch Case Study

State College Branch held an event on October 10<sup>th</sup>. Here are some of the details.

- Penn State Financial Literacy Center provided the moderator.
- Held on Penn State campus
- Publicity in campus email blast. <http://aauw-pa.aauw.net/files/2017/10/campus-email-publicity.pdf>
- Publicity contacts <http://aauw-pa.aauw.net/files/2017/10/State-College-publicity-contacts.pdf>
- Google registration form <http://aauw-pa.aauw.net/files/2017/10/Google-registration-form.docx>
- Flyer <http://aauw-pa.aauw.net/files/2017/10/State-College-flyer.pdf>
- Social Media graphic <http://aauw-pa.aauw.net/files/2017/10/Women-and-Student-Loans-social-graphic.jpg>
- Panelist bios and three questions for each <http://aauw-pa.aauw.net/files/2017/10/State-College-panelist-bios-and-questions.pdf>
- Opening and Closing Remarks <http://aauw-pa.aauw.net/files/2017/10/Deeper-in-Debt-INTRO-and-CLOSING.pdf>