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The idea of a 1% enrollment increase alarms the system.

By Eric Ferreri
Staff Writer

A state House spending plan unveiled this week dares to consider an idea that North Carolina higher education leaders have opposed for years: limiting access to public universities.

Restricting growth to 1 percent across the 17 UNC campuses would likely mean no room for thousands of potential students. And it would be an unprecedented change for a university system that has long prided itself on its accessibility.

“Limiting access goes against everything we try to do within our university,” said Hannah Gage, chairwoman of the UNC system’s Board of Governors. “It looks like a big step backwards.”

A special provision in the House’s education spending plan would set the 1 percent enrollment growth limit in 2011-12. It would be a cumulative cap, so the UNC system would have to figure out how to balance growth among its individual campuses, officials said.

The measure, if enacted, could great decrease the number of new students. For example, UNC planners expect to add about 4,900 new students across the system this fall. If the system faced the 1 percent limit then, just 2,200 of them could enroll.

William Friday, the UNC president emeritus who spent 30 years running the system, said North Carolina has never considered enrollment limits and shouldn’t start now.

“We put a very high premium on advanced work, and you don’t get that by limiting ac-

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cess,” Friday said. “It’s self-defeating if your emphasis is on economic growth and economic development.”

The provision is part of a spending bill recommending $175 million in new cuts to the UNC system, a far larger reduction than those offered in spending plans from Gov. Bev Perdue and the state Senate.

House education budget writer Ray Rapp said the cap, is an attempt to get a handle on university enrollment, which has proven unpredictable and tough to pay for in recent years.

In 2007, the university system asked first for $39.8 million to pay for the next year’s enrollment growth, but later needed $34.6 million more when revised numbers projected far more students.

More recent projections have been better. UNC officials initially asked for $53.4 million to pay for about 4,485 new students for the 2010-11 year, but later asked for $5.6 million more for 440 additional students.

“We’re trying to keep it as accessible and affordable as it has always been, but we’re trying to get a handle on planning,” said Rapp, a Democrat from Mars Hill. “It can’t just be an open checkbook.”

The university system enrolled 222,322 full, part-time and distance education students last fall, a 3.1 percent increase over the previous year.

Trying to shrink

Across the nation, cash-strapped public universities have limited, capped or even reduced enrollment to cut costs. The 35,000-student University of Florida wants to shrink by 4,000 students. And the California State University system, with 23 campuses and 450,000 students, is trying to reduce enrollment by 40,000 students over two years.

“It really hurts to turn away students,” said Dan Hurley, director of state relations and policy analysis with the American Association of State Colleges and Universities. “But I’d imagine almost every state has had the discussion.”

North Carolina gives the UNC system about $12,000 for each full-time student, so slowing growth — and enrolling thousands fewer students — could save millions at a time when legislators are looking everywhere for savings. It’s hard to determine just how much the state would save, because many rejected students would likely end up at community colleges, which also are funded by taxpayers.

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DIFFERENT CAMPUSES, DIFFERENT NUMBERS

A cap wouldn’t have the same effect on all UNC system campuses, because some are growing faster than others.

Last fall, for example, UNC-Chapel Hill grew just 1.2 percent, and N.C. State University grew 2.9 percent, according to university system data. But enrollment at N.C. Central University swelled by nearly 7 percent.

Similarly, UNC Charlotte, UNC Greensboro and UNC Asheville each grew by more than 6 percent.

Three public campuses — East Carolina, Winston-Salem State and the UNC School of the Arts — actually enrolled fewer students last fall than the previous year.

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Required learning
Seniors complete graduation project

BY JACKIE DRAKE
The Daily Reflector

Pitt County seniors can breathe a sigh of relief this weekend after completing one of the biggest tasks of their high school career — the graduation project.

Required to receive a high school diploma in Pitt County, the project charges students with acquiring a new skill or accomplishing a task under the guidance of a mentor and documenting their learning journey from personal and academic perspectives.

Across the six county high schools Thursday night, seniors were giving their final project presentations before a panel of judges. At Farmville Central High School, students gathered for a social afterwards.

Lyn'Quita Bethea said she was relieved to be finished but learned a lot from her project on massage therapy.

"It was stressful, but it was a big learning experience for me," she said. "The hard part was finding the time; I procrastinated. But I think this is something I will take with me as I get older."

"I'm glad it's over, but I learned a lot, and I got a job out of it," said Raja Ismail, who studied business management and helped run a gas station convenience store with a family friend. He will be working at another store with his uncle this summer. "I could see myself doing this," he said, and plans to study business management at Cape Fear Community College before transferring to UNC Wilmington.

Kristen Haddock said she enjoyed studying cake decorating.

"I think my presentation went pretty well," she said. "I was nervous at first, but once I got started, I lightened up."

The graduation project is done through senior English classes and requires four main components spread throughout the semester connected by a central topic: a four- to six-page academic research paper, a physical project guided by an expert mentor that applies

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knowledge gained during research, a portfolio tracking progress and the final presentation. Haddock did her research paper on the role of cakes in American culture and celebrations.

The physical project requires at least 15 documented hours outside of school time with the mentor. Most of the work for the project is done outside class, though some class time is set aside once a week or every other week, for students to check in at the various steps. The project is given a grade that replaces the English IV final exam. Students are not required to spend any extra money on the project. All the details are explained in a 59-page manual available on the Pitt County Schools website.

The range of ideas is wide, but project topics must be approved beforehand and must represent a "learning stretch" or mastery of something new.

"The students come up with the most interesting topics," high school instructional coordinator Chena Cayton said. "One student cultivated bees and took the honey to the state fair; one built a telescope and viewed stars in the sky; some have made their own prom dress; some have built whole car engines. There's a really wide variety."

The graduation project has been a county-wide requirement for about a decade, according to Cayton, although some schools have been doing it individually even longer. J.H. Rose was the first to start the project about 13-14 years ago, according to Paula Main, the school's project coordinator for the past six years. Main wrote a project manual for Rose that eventually became the county manual.

The project is not a state-wide requirement for graduation and is left up to local education districts, said Elissa Brown, director of statewide secondary projects with the N.C. Department of Public Instruction.

"The state Board of Education voted in 2005 to require the project statewide starting with the next freshmen class, which is graduating this year as the class of 2010, but the state legislature passed a new law in the spring of 2009 that said the state board could not make the project a statewide requirement," Brown said.

The state does provide a model for the project, which specifies the four main components, and provides rubrics for local districts to use.

"We did a statewide survey in August of 2009 that showed about 80 of the 115 districts continued to require the project this school year," Brown said.

"A lot of districts were already doing this; there is a lot of momentum for it in the state, though it will not become a statewide requirement anytime soon with the new law."

The Greene County School system has required the graduation project for the past few years, though students complete their research paper and begin their portfolio in the 11th grade, according to Superintendent Patrick Miller.

Wilson County Schools decided in August 2009 to make the graduation project a county-wide requirement beginning with the Class of 2012 following the state model, public relations director Rob Kendall said.

Edgecombe County Schools has been requiring the four-part graduation project across the district since the 2007-08 school year, said Curtis Jones, curriculum director for grades 9-12. In Edgecombe, the project is more career-oriented, and students choose mentors who works in their areas of interest.

The new law calls for the state to conduct an evaluation of the effectiveness of the project, a topic that has caused much discussion of the benefits and drawbacks of the project in Pitt County.

During the Board of Education campaign this year, some candidates said the daunting nature of the project was causing more students to drop out and called for reforms. Seniors work on the project on top of regular homework, college applications and extracurricular activities. Parents have raised issues regarding transportation, time and expense. Staff have to consider balancing the literature-based curriculum of senior English with the project in the same class — although some schools do offer a separate graduation project class where possible. Some have questioned if one project can prepare students for all options for life after high school.

"It is time-consuming and a lot to deal with, the state recognizes that, but the benefits outweigh the drawbacks," Brown said.

"The main thing is this project gives students the opportunity to follow through and complete a long-term project and learn many skills that will carry over into work and higher education, like working independently and with adults, setting goals, meeting deadlines, and time management," Cayton said.

"There's been a lot of grumbling, but it's become a right of passage," Amy Wessels, Farmville Central project coordinator, said.

"It can be time-consuming, but we set clear expectations at the beginning, and we're with them every
step of the way. They can have problems, but I tell them, it's like life, solve the problem and ask for help if you need it."

Wessels said the project probably has probably affected English classes, but students still are getting to read the major works, and the writing and speaking involved with the project do line up with the English curriculum. She said the project is flexible enough to relate to work or college depending on the students' interest.

Will Banks, director of the first year writing studio at East Carolina University, has seen the writing skills of incoming freshmen firsthand and said while they have a lot to learn, the project gives them a good start.

"They need to know how to do research and give credit and construct clear arguments," he said. "That's what they do in English 1100 and 1200, and they are required of every student to graduate."

Pitt's drop-out rate has remained consistent over the past few years, at 6.4 in 2008-09. In the 1999-2000 school year, the rate was 7.38. The state drop-out rate in 2008-09 was 4.27, according to DPI statistics.

"I don't think saying the project increases the drop-out rate is a fair judgment," Main said. "We've had drop-outs long before projects. The majority are terrified when they come in, but are so appreciative when they're done. When I read their reflection essays, so many have found a new interest or goal. It's very rare that student says they got nothing out of the project. With the right attitude it can be a rewarding experience and a chance to try something new."

Getting a GED or going to community college as an "easy way out" is a misconception, said Belinda Grubbs, adult high school coordinator for Pitt Community College.

"A lot of people don't realize that you have to do a project in adult high school as well," Grubbs said. "Ours is not quite as demanding because we don't have as much time with the students, and we don't require a mentor, but we still require the physical work aspect, paper and presentation. We coordinate with PCS, and Dr. Reep signs off on the diploma."

Getting a GED does not involve a project but is not an easy task either, Grubbs said.

"From what we see, typically high school students who are motivated to graduate don't drop out just because of the project; there are lot of things that contribute to dropping out," Grubbs said.

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ECU medical students receive Schweitzer Fellowships
By ECU News Services
Saturday, May 29, 2010
Four students from the Brody School of Medicine at East Carolina University have received Schweitzer Fellowships for 2010.
The students, who have finished their first year of medical school, commit to a year of service with a community agency, devoting more than 800 hours to local communities lacking access to adequate health services.
Below are the students’ names and their service projects:
Ashley Hink is addressing domestic violence by providing health education classes and one-on-one health education sessions, as well as engaging in advocacy for people who have left or are in abusive relationships. She is working with the Family Violence Prevention Center in Orange County.
Jason Lee and Steven Pontickio are addressing mental health disparities by establishing a biweekly mental health clinic at the JOY Soup Kitchen in Greenville. Lee and Pontickio also will provide health services, conduct health literacy education and screen for chronic diseases. For this project, Lee and Pontickio also are working with the Kate B. Reynolds Charitable Trust, which funds projects aimed at underserved populations in North Carolina.
Cierrea Roach will work with underserved elementary and middle school students by providing science- and math-based education and tutoring through the Little Willie Center in Greenville.
ECU’s Schweitzer Fellows also are supported by grants from the Pitt Memorial Hospital Foundation.

ECU is offering Young Writers Camp
The Tar River Writing Project is offering a Young Writers Camp this summer at ECU, and a limited number of seats are available.
The camp is for rising 9th-11th grade students who are motivated to improve their writing skills with innovative approaches and ideas, Will Banks, co-director of the Tar River Writing Project, said. During previous summers, the project has conducted teacher-development projects.
“This year we decided to focus on helping young writers in the area develop their craft,” he said. Camp dates are July 7-9 and July 12-16, 8:30 a.m. to 12:30 p.m. each day. The cost is $150 and includes instruction, supplies and a commemorative T-shirt.
Students interested in applying should contact their English teachers for the application and to request a recommendation. One writing sample of less than 500 words should be submitted with the application.
For more information or to request an application, write to ywc@trwp.org.
Study: Diversity class makes a difference
Just one semester course can change students’ perceptions about diversity and multicultural issues, according to a study by David Rivera Jr., assistant professor of hospitality management at ECU, published in the March issue of the Journal of Teaching in Travel & Tourism.

“Colleges and universities are trending toward broadening students’ understanding of multicultural and diversity issues,” Rivera said. “We’re seeing a growing number of diversity issues courses on campus because educators know they are getting students ready for the global marketplace. In the hospitality arena especially, students will one day work with multicultural teams and customers. We need to know how diversity courses affect students.”

Rivera conducted a pilot study with 88 students in his hospitality management multicultural and diversity issues course to measure perception changes. At the beginning of the course, he gave the students a survey that measured attitudes and understanding in four areas: laws, legal and ethical issues; diversity concept knowledge; procedural and conditional knowledge; and personal perceptions of equal employment opportunities and Affirmative Action.

For the next 15 weeks Rivera engaged the class in discussion, group work, and lectures covering issues such as stereotypes; redefining diversity gender issues; African-American issues; working with Asians and Asian-Americans, Latinos and people from the Middle East; older workers; religion; and gay, lesbian, bisexual, and transgender issues.

At the end of the course, Rivera re-issued the survey.

“Overall, the scores given by the students with regard to the various diversity and multicultural issues increased, meaning that students felt they had a better understanding of diversity and multicultural issues following the course,” Rivera said.

He wanted to know at the end of the course if his students had a better understanding of concepts such as cultural behaviors, changing workplaces, management styles, ethical behavior, prejudice against groups, sexual orientations and minority groups, he said.

**Faculty member receives fellowship**

A faculty member at the Brody School of Medicine at ECU has been named a fellow in the American College of Sports Medicine.

Dr. Justin Moore, assistant professor in the Department of Public Health, was awarded the fellowship in April. His primary research focus involves determinants of physical activity and obesity among youth. Moore has examined topics such as the environmental and social factors that promote or discourage children to be active and the metabolic consequences of high and low levels of physical activity in children from rural communities.

Fellowship in ACSM not only recognizes expertise within the field but also represents an invitation to more leadership roles within the college. ACSM has about 1,300 fellows among its more than 20,000 members.
ECU grad honored for literacy program
The Daily Reflector
Saturday, May 29, 2010
Kimberly Scott, a graduate of East Carolina University, received the Outstanding ECU Volunteer for Pitt County Schools award as the coordinator of ECU Reads, a campus-based literacy initiative promoted by the ECU Volunteer and Service Learning Center to increase the reading levels of local children.
Scott recruited tutors from the university, organized training workshops, matched tutors with readers and planned extracurricular activities for the tutors and learners.
Her volunteer commitment included a 350-hour internship and another 300 volunteer hours.
Scott will continue to serve children as the education curriculum specialist and education workshop facilitator for Academics Plus Education and Assessment Center in Goldsboro.
All books and educational materials for the ECU Reads program were donated by Kmart.
Irwin S. Johnsrude

Dr. Irwin Stanley “John” Johnsrude, 80, passed away on May 16, 2010, at Pitt County Memorial Hospital. Memorial services will be at 11 a.m., Tuesday at Peace Presbyterian Church, 301 Guinness Drive, Winterville.

Dr. Johnsrude was born April 1, 1930, in Calcutta, India, to missionary parents. Their family relocated to Canada where he received his bachelor's degree from The University of Saskatchewan and medical degree from The University of Manitoba. In 1955, he married the love of his life and his soul mate, Wanda Dunn. Dr. Johnsrude completed his internship at Winnipeg General Hospital and practiced general medicine for four years in North Dakota. He then pursued advanced training in radiology, completing both a residency in general radiology and a fellowship in cardiovascular radiology at the University of Minnesota. In 1965, he accepted a position at Duke University Medical Center and moved his young family to Durham. At Duke, he developed a program in cardiovascular radiology that became internationally renowned. He remained at Duke for 13 years, where he enjoyed a distinguished academic career, pioneered new interventional techniques, produced many publications including a comprehensive textbook on interventional radiology used broadly by interventionalists worldwide, attained the rank of full professor, spoke frequently at national and international conferences and taught many aspiring radiologists. In 1978, he was recruited by some of his favorite former trainees from Duke, and moved to Greenville to join the East Carolina University medical school faculty and Eastern Radiologists, Inc. While in Greenville, Dr. Johnsrude continued his academic productivity, including producing a second edition of his well-received book and numerous additional articles.

Throughout his career, Dr. Johnsrude was highly regarded for his medical expertise, drive for excellence and strong work ethic. In 2002, he received the Silver Medal from the North Carolina chapter of the American College of Radiology for his outstanding work and impact on patients, families and practitioners. Dr. Johnsrude touched many lives with his empathy, warmth and a humility that was remarkable for a man with his many accomplishments.

Dr. Johnsrude was devoted to his wife, Wanda, of nearly 55 years and their five children. He always delighted in hearing about the lives of his children and grandchildren. Along the way, he and Wanda collected many very special friends who shared in the good times and supported them in the tougher times.

Dr. Johnsrude is survived by his wife Wanda; children, Curtis, Chris, Dana, Jocelyn and Jennifer; in-laws, Marsh, Laura, Evangeline and Tripp; and grandchildren, Sarah, Emily, Bailey, Thomas, Matthew, Brooke, Benjamin and Anna.

In lieu of flowers or gifts, please make donations in his honor to The East Carolina University Medical and Health Sciences Foundation (attention: Johnsrude Memorial Gifts), 525 Moyo Blvd., Greenville, NC 27834. Funds will be directed to help medical students achieve their professional goals in recognition of Dr. Johnsrude’s perseverance and commitment to medical education. Arrangements by Wilkerson Funeral Home and Crematory. Online condolences at www.wilkersonfuneralhome.com.

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YOUR FINANCIAL HEALTH

Sound financial advice from the nation’s top graduates

BY CHIP CUTTER
The Associated Press

NEW YORK — It’s graduation season. That means horde of newly-minted MBA students and undergraduate business majors will soon be entering the work force.

They’ve spent years studying the intricacies of business and finance. Now, they’re ready to start dispensing that financial wisdom on Wall Street and everywhere else.

What will they say? And what tips do they have for the rest of us?
To find out, The Associated Press reached out to some of the top grads around the country. Here’s their advice:

Embrace college frugality

College students excel at living on the cheap. Low-cost meals such as cereal, ramen noodles and macaroni and cheese are staples. And students develop a knack for zeroing in on everything from the cheapest place to do laundry to the best happy hour deal.

Young adults, and everyone else for that matter, shouldn’t forget those thrifty philosophies after they move into a higher income bracket, said Brandon Garrett, 22. He recently graduated with the highest grade point average from Texas Tech University’s personal financial planning program.

“Frugality shouldn’t end with career security,” he said.

Garrett keeps a handle on his discretionary expenses by following the “envelope budget.” With his wife, he develops a budget every month for things like groceries and entertainment, and places cash for those items in separate envelopes.

“Once those envelopes are empty,” he said, “then we’re done spending money on those things.”

Take the long-term view

Saving is one thing, but investing is another.

The Standard & Poor’s 500 stock index is down 11.4 percent from the high it reached April 26, and some young adults remain skittish about getting into stocks after watching the market tank.

But Sarah McGinty, a 29-year-old MBA student at the University of Chicago’s Booth School of Business, has some advice. She took out the passwords to her retirement accounts with Fidelity Investments, and stopped checking the daily price fluctuations.

That’s helped her to stay calm during volatility and remember that investments are meant for the long-term.

“If you put money into the markets with the goal of it growing over time, you have to honor the spirit of that investment,” she said.

Beware of individual stocks

Yet even business students say it’s risky to buy individual stocks, unless you have time to dig into a company’s earnings and do plenty of research.

Alan Rich, 29, will graduate with an MBA from Dartmouth’s Tuck School of Business next month. He says most Americans should look to low-cost mutual funds that track a broad market index such as the S&P 500.

Those funds may seem boring, but they carry less risk than buying shares of individual companies.

Remember your college curiosity

And, if you still don’t think you’re ready to start investing, think back to your college days.

On campus, students often felt empowered to question everything. That same curiosity should apply to personal finance and investing, said Tanya Louneva, who recently graduated with a bachelor’s degree from the University of Pennsylvania’s Wharton School.

If you don’t understand something, speak up or ask questions. Louneva recently did that while helping her parents secure a new mortgage, and found it helpful.
Hospital will pick up tab for man who foiled kidnap

BY MARK SCHULTZ
STAFF WRITER

CHAPEL HILL – UNC Hospitals expects to pick up the bills for Joey Shelton, the Pittsboro man hit by a car trying to stop a kidnapping in Chapel Hill this month, a spokeswoman said.

Mean-while, a fund at RBC Bank continues to receive donations daily from Boston, Atlanta, Washington, all over North Carolina and even the homeless shelter in Chapel Hill.

"The support has been unbelievable," said banking center manager Roger Badrock.

Shelton, a part-time barber and chauffeur, does not have health insurance. If UNC Health Care pays his tab, the fund could help Shelton with home care, medical supplies and missed work.

Last fiscal year UNC provided $266 million in uncompensated care, said Karen McCall, a health system vice president. "We're working with Mr. Shelton to get him financial aid, which we think he qualifies for," she said.

Shelton and his brother, Freddie, were driving May 12 when they saw a man dragging a jogger to a car.

Joey Shelton used his 1999 Cadillac Concours to block the man's car, and the brothers got out. The man let the woman go, got into his car and swerved around the Cadillac, spinning Joey Shelton onto the hood.

Shelton suffered fractured and compressed discs.

The suspect, Theodore James Walker, 26, is charged with second-degree kidnapping, assault on a female and assault with a deadly weapon inflicting serious injury.

Shelton said he's learning to trust "people who are showing their love."

"It's hard to believe," he said. "I'm really thrilled."
May 28, 2010

Placing the Blame as Students Are Buried in Debt

By RON LIEBER

Like many middle-class families, Cortney Munna and her mother began the college selection process with a grim determination. They would do whatever they could to get Cortney into the best possible college, and they maintained a blind faith that the investment would be worth it.

Today, however, Ms. Munna, a 26-year-old graduate of New York University, has nearly $100,000 in student loan debt from her four years in college, and affording the full monthly payments would be a struggle. For much of the time since her 2005 graduation, she’s been enrolled in night school, which allows her to defer loan payments.

This is not a long-term solution, because the interest on the loans continues to pile up. So in an eerie echo of the mortgage crisis, tens of thousands of people like Ms. Munna are facing a reckoning. They and their families made borrowing decisions based more on emotion than reason, much as subprime borrowers assumed the value of their houses would always go up.

Meanwhile, universities like N.Y.U. enrolled students without asking many questions about whether they could afford a $50,000 annual tuition bill. Then the colleges introduced the students to lenders who underwrote big loans without any idea of what the students might earn someday — just like the mortgage lenders who didn’t ask borrowers to verify their incomes.

Ms. Munna does not want to walk away from her loans in the same way many mortgage holders are. It would be difficult in any event because federal bankruptcy law makes it nearly impossible to discharge student loan debts. But unless she manages to improve her income quickly, she doesn’t have a lot of good options for digging out.

It is utterly depressing that there are so many people like her facing decades of payments, limited capacity to buy a home and a debt burden that can repel potential life partners. For
starters, it's a shared failure of parenting and loan underwriting.

But perhaps the biggest share lies with colleges and universities because they have the most knowledge of the financial aid process. And I would argue that they had an obligation to counsel students like Ms. Munna, who got in too far over their heads.

How many people are like her? According to the College Board's Trends in Student Aid study, 10 percent of people who graduated in 2007-8 with student loans had borrowed $40,000 or more. The median debt for bachelor's degree recipients who borrowed while attending private, nonprofit colleges was $22,380.

The Project on Student Debt, a research and advocacy organization in Oakland, Calif., used federal data to estimate that 206,000 people graduated from college (including many from for-profit universities) with more than $40,000 in student loan debt in that same period. That's a ninefold increase over the number of people in 1996, using 2008 dollars.

The Family

No one forces borrowers to take out these loans, and Ms. Munna and her mother, Cathryn, have spent the years since her graduation trying to understand where they went wrong. Ms. Munna's father died when she was 13, after a series of illnesses.

She started college at age 17 and borrowed as much money as she could under the federal loan program. To make up the difference between her grants and work study money and the total cost of attending, her mother co-signed two private loans with Sallie Mae totaling about $20,000.

When they applied for a third loan, however, Sallie Mae rejected the application, citing Cathryn's credit history. She had returned to college herself to finish her bachelor's degree and was also borrowing money. N.Y.U. suggested a federal Plus loan for parents, but that would have required immediate payments, something the mother couldn't afford. So before Cortney's junior year, N.Y.U. recommended that she apply for a private student loan on her own with Citibank.

Over the course of the next two years, starting when she was still a teenager, she borrowed about $40,000 from Citibank without thinking much about how she would pay it back. How could her mother have let her run up that debt, and why didn't she try to make her daughter transfer to, say, the best school in the much cheaper state university system in New York? "All I could see was college, and a good college and how proud I was of her," Cathryn said. "All we needed to do was get this education and get the good job. This is the thing that eats away at me, the naïveté on my part."
But Cortney resists the idea that this is a tale of bad parenting. "To me, it would be an uncharitable reading," she said. "My mother has tried her best, and I don't blame her for anything in this."

**The Lender**

Sallie Mae gets a pass here, in my view. A responsible grownup co-signed for its loans to the Munnas, and the company eventually cut them off.

But what was Citi thinking, handing over $40,000 to an undergraduate who had already amassed debt well into the five figures? This was, in effect, a "no doc" or at least a "low doc" subprime mortgage loan.

A Citi spokesman declined to comment, even though Ms. Munna was willing to sign a waiver giving Citi permission to talk about her loans. Perhaps the bank worried that once it approved one loan, cutting her off would have led her to drop out or transfer and have trouble paying back the loan.

Today, someone like Ms. Munna might not qualify for the $40,000 she borrowed. But as the economy rebounds, there is little doubt that plenty of lenders will step forward to roll the dice on desperate students, especially because the students generally can't get rid of the debt in bankruptcy court.

**The University**

The financial aid office often has the best picture of what students like Ms. Munna are up against, because they see their families' financial situation splayed out on the federal financial aid form. So why didn't N.Y.U. tell Ms. Munna that she simply did not belong there once she'd passed, say, $60,000 in total debt?

"Had somebody called me and said, 'Do you have a clue where this is all headed?', it would have been a slap in the face, but a slap in the face that I needed," said Cathryn Munna. "When financial aid told her that they could get her $2,000 more in loans, they should have been saying 'You are in deep doo-doo, little girl.'"

That's not a role that the university wants to take on, though. "I think that would be completely inappropriate," said Randall Deike, the vice president of enrollment management for N.Y.U., who oversees admissions and financial aid. "Some families will do whatever it takes for their son or daughter to be not just at N.Y.U., but any first-choice college. I'm not sure that's always the best decision, but it's one that they really have to make themselves."
The complications here go well beyond the propriety of suggesting that a student enroll elsewhere. Colleges don’t always know how much debt its students are taking on, which makes it hard to offer good counsel. (N.Y.U. does appear to have known about all of Ms. Munna’s loans, though.)

Then there’s a branding problem. Urging students to attend a cheaper college or leave altogether suggests a lack of confidence about the earning potential of alumni. Nobody wants to admit that. And once a university starts encouraging middle-class students to go elsewhere, it must fill its classes with more children of the wealthy and a much smaller number of low-income students to whom it can afford to offer enormous scholarships. That’s hardly an ideal outcome either.

Finally, universities exist to enroll students, not turn them away. “Aid administrators want to keep their jobs,” said Joan H. Crissman, interim president and chief executive of the National Association of Student Financial Aid Administrators. “If the administration finds out that you’re encouraging students to go to a cheaper school just because you don’t think they can handle the debt load, I don’t think that’s going to mesh very well.”

That doesn’t change the fact, however, that the financial aid office is still in the best position to see trouble coming and do something to stop it. University officials should take on this obligation, even if they aren’t willing to advise students to attend another college.

Instead, they might deputize a gang of M.B.A. candidates or alumni in the financial services industry to offer free financial planning to admitted students and their families. Mr. Deike also noted that the bigger problem here is one of financial literacy. Fine. He and N.Y.U. are in a great position to solve for that by making every financial aid recipient take a financial planning class. The students could even use their families as the case study.

**The Options**

The balance on Cortney Munna’s loans is about $97,000, including all of her federal loans and her private debt from Sallie Mae and Citibank. What are her options for digging out?

Her mother can’t help without selling her bed and breakfast, and then she’d have no home. She could take her daughter in, but there aren’t good ways for her to earn a living in Alexandria Bay, in upstate New York.

Cortney could move someplace cheaper than her current home city of San Francisco, but she worries about her job prospects, even with her N.Y.U. diploma.

She recently received a raise and now makes $22 an hour working for a photographer. It’s the
highest salary she’s earned since graduating with an interdisciplinary degree in religious and women’s studies. After taxes, she takes home about $2,300 a month. Rent runs $750, and the full monthly payments on her student loans would be about $700 if they weren’t being deferred, which would not leave a lot left over.

She may finally be earning enough to barely scrape by while still making the payments for the first time since she graduated, at least until interest rates rise and the payments on her loans with variable rates spiral up. And while her job requires her to work nights and weekends sometimes, she probably should find a flexible second job to try to bring in a few extra hundred dollars a month.

Ms. Munna understands this tough love, buck up, buckle-down advice. But she also badly wants to call a do-over on the last decade. “I don’t want to spend the rest of my life slaving away to pay for an education I got for four years and would happily give back,” she said. “It feels wrong to me.”

*Correction: An earlier version of this column online misstated the benchmark year in a study by the Project on Student Debt.*