On the Boards

Philadelphia Art Alliance, a nonprofit organization, named the following members to its board: David S. Blum, a partner in the Business Department and chair of the Real Estate Section of Montgomery, McCracken, Walker & Rhoads L.L.P; Guy M. Aimia, who has been engaged in commercial real estate and property management for more than 20 years in the Philadelphia region; Jeffrey J. Devine, owner of Devine Plumbing Construction; Karen B. Davis, a consultant on nonprofit board governance and training, fund-raisering in the private and public sectors, and corporate relations strategies for nonprofits; and Nicole A. Cashman, president and CEO of Cashman & Associates.

Theresa Groody, director of professional studies at Harcum College, has been appointed to six-year term as a member of the Pennsylvania State Board of Dentistry. Groody was confirmed by the state Senate and appointed by Gov. Corbett to serve as the first Expanded Function Dental Assistant on the board.

Today Students Run Philly Style, a nonprofit group that offers marathon training to help young people succeed in life, named Mark S. Stewart to its advisory board. He is chair of Ballard Spahr.

Peirce College has elected Mark Edwards and Joseph Steuer to its board. Edwards is president and CEO of the Philadelphia Workforce Development Corp. Steuer is chief financial officer of the Philadelphia Zoo.

Catholic Health East, a multi-institutional Catholic health system in Newtown Square, has appointed Therese O’Rourke to its board. O’Rourke is president, Congregation of the Sisters, Servants of the Immaculate Heart of Mary, Scranton, and a former member of the CHE Sponsors Council and Hope Ministries.

Health Partners of Philadelphia, a nonprofit health plan, has appointed Verdi J. DiSesa to its board. DiSesa is professor of surgery and vice dean for clinical affairs at Temple University School of Medicine and chief operating officer of Temple University Health System.

Catholic Partnership Schools, a consortium of Camden’s four Catholic schools (St. Anthony, Sacred Heart, St. Joseph Pro-Cathedral, and Holy Name) and St. Cecilia School in Pennsauken, named the following people to its board: Jennifer Alleva, a partner at Your Part-Time Controller L.L.C.; Eugene F. Schiavo, a principal at Kitchen and Associates Architectural Services; and Britt Starghill, a senior pastor at Kaighn Avenue Baptist Church. Board officers include Christine Healey, executive director, International Education Foundation, chair; Charles Saile, a retired information technology executive, vice chair; Letitia Biddle, president of L.C. Biddle & Associates, secretary, and Mac Sarreal, treasurer.


Chapter directors for 2012-2013 include Nicole Morris Dress, senior architect/project manager, BLT Architects, Philadelphia; Carole A. Hermann, associate professor of architecture at Philadelphia University; Denise E. Thompson, project architect at Francis Cauffman, Philadelphia, and Todd K. Woodward, principal at SMP Architects, Philadelphia. AIA PA directors include Jules Dingle, principal at DIGSAU, Philadelphia; Robert C. Kelly, president, design principal at KCBA Architects, Philadelphia; Elizabeth C. Masters, president of Elizabeth C. Masters Architects, Philadelphia; Michael Skolnick, principal of PZS Architects, Philadelphia. Paul Avazier, intern architect at Atkin Oshin Schade Architects, Philadelphia, is associate director; Alan Urek, executive director, Fels Institute of Government, University of Pennsylvania, Philadelphia, is public member.

Court Appointed Special Advocates of Philadelphia County, a nonprofit organization that recruits, trains and supports community volunteers to advocate for abused and neglected children, has named the following to its board: Robert S. Hawkins, shareholder at Buchanan, Ingersoll & Rooney P.C.; Tom Bonner, manager, corporate policy, at Peco Energy Co.; R. Leon Shelton, financial adviser at Raymond James & Associates.

Women Against Abuse Inc., a nonprofit Philadelphia do-
mestic-violence advocacy organization, has elected Amy Pocino Kelly to its board. She is a partner at Morgan, Lewis & Bockius, where she is a member of the Employee Benefits and Executive Compensation Practice.

Children's Village, a Philadelphia nonprofit founded in 1976 that provides early-childhood education to young children and educational enrichment to school-age children for families of all economic levels and diverse backgrounds, has elected the following members to its board of directors: Carol S. Hammer, interim chair and professor of the Department of Communication Sciences and Disorders at Temple University; Thomas W. Hazlett, partner at Schnader Harrison Segal & Lewis L.L.P., and Abigail S. McMahon, Head Start program specialist with the School District of Philadelphia.

Samaritan Healthcare & Hospice, Marlton, has named Rob Curley to its board of trustees. He is South Jersey market president of TD Bank. Installed as 2012 officers were: Carl Buehler, vice president of LRP&P Graphics, chair; Liz Thomas, cofounder and CEO of Thomas/Boyd Communications, vice chair; Michael Bozek, senior accounting manager of Oki Data Americas Inc., treasurer, and Cliff Mancine, vice president of Mancine Optical, secretary.

— Mike Zebe
Parker invites residents to the 2012 College, Vocational & Labor Information Fair

State Rep. Cherelle L. Parker, D-Phila., is hosting a College Fair for anyone interested in pursuing higher education.

The 2012 College, Vocational, & Labor Information Fair will be held from 10 AM to 2 PM Saturday, April 21 in Enon Tabernacle Baptist Church’s Family Life Center, 2800 W. Cheltenham Ave., 19150. More than 60 accredited colleges, universities, labor union apprenticeship programs and vocational schools will be on hand for the event, as well as agencies and organizations that can assist students with scholarships and other funding opportunities.

Additionally, the fair will feature two financial aid workshops, hosted by Pennsylvania Higher Education Assistance Agency, that will explain the ins and outs of acquiring financial aid and a special workshop guiding students through the HBCU experience. Registration is not required.

“Many people of all ages are interested in obtaining a college education but they just don’t know where to start,” Parker said. “This event brings colleges and universities from Philadelphia and all across our region, as well as organizations and agencies that offer financial aid options, to one location. I encourage all Philadelphia residents interested in pursuing a college education to attend this worthwhile and important event.”

The list of colleges and universities expected to participate includes: Arcadia University, Benedict College, Bennett College, Black Pilots, Bloomsburg University, Central State University, Chestnut Hill College, Cheyney University, Claflin College, Community College of Philadelphia, De Sales University, DeVry University, East Stroudsburg University, Eastern University, Esperanza College, Florida A&M University, Franklin & Marshall College, Hampton University, Howard University, Indiana University of Pennsylvania, Johnson C. Smith University, LaSalle University, Lincoln University, Montgomery County Community College, Morgan State University, North Carolina A&T State University, Penn State, Philadelphia Biblical University, Philadelphia College of Osteopathic Medicine, Pierce College, St. Joseph’s University, St. Johns University, Shaw University, Strayer University, Susquehanna University, Temple University, Tuskegee University, U.S. Coast
Guard, U.S. Navy, University of Albany (SUNY), University of the Arts, West Chester University, Widener University, Wilberforce University and Xavier University of Louisiana.


For more information, contact Tonyelle Cook-Artis in Parker’s constituent service office at 215.242.7300.
Highly educated, deeply in debt

By Alfred Lubrano
INQUIRER STAFF WRITER

To get educated these days, most students have to go into debt.

And few places have higher student debt than Pennsylvania.

Average debt per student in the commonwealth is more than $28,000, fifth-highest in the country. In New Jersey, average debt is about $23,000.

And the Philadelphia region is home to schools with some of the highest student debt anywhere.

Nationally, the average student debt is about $25,000 per person, according to 2010 figures, the latest from the Institute for College Access & Success (TICAS). That's the highest level of student debt in U.S. history, up nearly 43 percent since 1996, in today's dollars.

Seventy percent of Pennsylvania students have loans, compared with 66 percent nationwide. The New Jersey figure equals the U.S. average.

Debilitating debt, experts say, could trigger a financial meltdown akin to the mortgage crisis if students don't repay their loans.

The debt, on top of a dire job market, could also make the millennials, aged 18 to 34, the first generation in America not to do better than their parents, a potential failure that has people questioning the morality of how we now pay for education:

"Is it ethical to saddle a 17-year-old who's never had experience with credit with this amount of debt?" asked Barak Nassirian, associate executive director of the American Association of Collegiate Registrars and Admissions Officers in Washington.

"No counseling teaches the pain of repayment."

And while students suffer, lenders flourish, Nassirian added: "What's better than garnishing my wages and owning a piece of me for life?"

Overall, U.S. student debt is more than $1 trillion. This includes loans for students who attended any type of postsecondary institution — whether they graduated or not, according to the newly formed federal Consumer Financial Protection Bureau. That total is more than all the outstanding charges on all the credit cards throughout the United States ($693 billion), or all U.S. auto loans ($730 billion).

Student loans can be dangerous for young people, who can't declare bankruptcy and walk away from their obligations, the way people with credit-card or gambling debts can. Student debt can be garnished from wages and Social Security.

"It worries me," said Mike Mychack, 24, of Port Richmond. He graduated this year with $50,000 in debt from Temple University and now works at the Bridesburg Boys & Girls Club, making less than $20,000 a year. "I'll never be able to pay the loan off at this rate."

High tuition, high debt

Commonwealth diplomas don't come cheap.

As a result, students from Pennsylvania State and Temple Universities carry some of the highest debt among state universities in America: $31,135 and $31,123, respectively, according to 2010 figures, calculated by TICAS, a nonprofit that studies education. The figures are part of the TICAS Project on Student Debt, which studies debt data voluntarily reported by colleges in a survey.

Meanwhile, St. Joseph's and Widener Universities are among the top-debt, private, nonprofit institutions in America. Average debt at St. Joseph's in 2010 was $44,336; at Widener, $40,386.

Other local colleges are listed as having student debt below the national average. Graduates from Swarthmore, Peirce, and Haverford Colleges had debts of less than $19,000 in 2010.

Among Pennsylvania public universities, high tuition often begets high debt. The commonwealth has 22 of the 30 most expensive state schools in America, most of them branches of Penn State, according to 2009-10 figures, the most recent analyzed by the U.S. Department of Education.

The in-state tuition at Penn State's main campus, $14,416, was the highest public university tuition in the country in 2010, federal figures show. That's more than twice
the $6,397 national average. Current Penn State yearly in-state tuition is more than $15,000.

Aaron Troisi, 25, knows firsthand the difficulties of debt. He graduated in 2008 from Penn State with degrees in sociology and anthropology — and $80,000 of debt.

Eight months after graduation, Troisi got a $42,000-a-year job as a union organizer for Service Employees International Union-Healthcare Pennsylvania. His monthly loan payments totaled $600, but with his parents’ help and his own frugal living, he was able to pay $1,311 per month. He was promoted to a $50,000 job, and by the end of 2011, Troisi was able to retire half the loan.

Now, he’s getting a master’s degree in education at Temple, with an additional $20,000 in loans.

Troisi, who lives in West Philadelphia, considers his original Penn State debt “outrageous.” He added: “The loan is absolutely overwhelming. Penn State was founded to help the working class. But they’re now pricing people out.”

The bulk of students in America attend public colleges and universities, where state funding nationwide has been cut 2.8 percent over the last two years.

The drop in Pennsylvania’s support is more than double that figure, at 7.1 percent.

At the same time, experts on college financing point out, universities are continually spending money to improve their physical plants and to make their campuses more enticing to students.

There’s not much relief in South Jersey, where state funding for public schools has decreased 1.4 percent in the last two years.

At $19,344 a year for in-state students, Rowan University was calculated as having the third-highest net price of public universities in America in 2009, according to the latest federal figures analyzed. (Net price is the cost of tuition, room, board, and other expenses, minus grants and scholarships.)

“Admittedly, we didn’t do a good job giving scholarships” to help students defray costs, said Joe Cardona, Rowan spokesman. “We’ve put millions more into scholarships” since then.

As it happens, the yearly net price at Penn State’s main campus was similar: $19,056.

By comparison, the 2010 net price at St. Joseph’s University was $34,548 in the latest U.S. Department of Education list of private schools, 11th-highest in the nation, and the highest in the state.

Interim university president John Smithson said the federal calculation unfairly penalized his school, since St. Joseph’s gives a smaller amount of financial aid to a higher percentage of students.

Widener president James Harrison said his graduates have high debt because the school has served a large constituency of low-income students whose families couldn’t afford to contribute to college costs.

“We never want our kids to go to Widener,” said Joan Mazzotti, executive director of Philadelphia Futures, which mentors low-income students for college. “They will come out with substantially more debt.”

In response, Harrison said: “It’s unfortunate Joan said that.” He added that the school had been recommending that some accepted students go to a community college for two years before going to Widener, to save on the $34,000 tuition.

At St. Joseph’s, Smithson said, costs are in line with other Jesuit schools. He added that, since 2010, St. Joseph’s has been increasing financial aid to students so that its average student debt is down to about $40,000.

Neither St. Joseph’s nor Widener has a large endowment like Ivy League institutions, which can help defray tuition costs, education experts say.

A large portion of St. Joseph’s parents make too much money to qualify for Pell grants, aimed at lower-income families, said Pauline Abernathy, vice president of TICAS. Eleven percent of St. Joseph’s students receive Pell grants, half the
22 percent state average, the latest available figures show. Sixty-two percent of the 2010 graduates had debt, slightly lower than the national average of 66 percent.

Many St. Joseph’s parents work and own houses, which drive up their net worth, making scholarships less likely, experts say.

St. Joseph’s tuition is currently more than $36,000 a year. The cost of attendance (tuition, room, board, and other fees) in 2010 put the school at $49,900 a year, 15 percent higher than the average cost of attendance at private, four-year, nonprofit Pennsylvania universities — $43,200.

But there’s some good news: St. Joseph’s students have a low rate of default on their loans, which means that many graduates are at some point making enough money to keep payments current.

Certain schools — the University of Pennsylvania among them — offer financial-aid packages without loans. But often, experts say, parents are expected to contribute, and they end up taking out loans.

**‘A bunch of numbers’**

Family conversation turns to dollars and cents, and the living room grows tense.

“Money is just a bunch of numbers to her,” Paul Martins, 52, says of his daughter, Stephanie, 25, a student in her final year at Rutgers School of Law in Camden. For college and graduate school, Stephanie owes about $100,000 in student loans.

“She has no idea how much that is,” Paul continues. “But she’s going to find out the hard way.” Stephanie stays quiet, studying her father.

Paul and his wife, Isabel, 50, are Portuguese immigrants who live in a modest house in Barrington, Camden County, with Stephanie, their only child.

Paul, who helps design pharmaceutical equipment, has a high school degree. Isabel, a paralegal, has an associate’s degree.

Stephanie was a Spanish major at Ursinus College in Collegeville, Montgomery County, where the yearly cost of attendance is near $50,000.

“The biggest problem,” Paul says, “is that she could’ve had a free ride at Rutgers.”

Grants and scholarships would have paid for Stephanie’s entire undergraduate education at Rutgers University-Camden. But she fell in love with Ursinus.

Both Paul and Isabel have chosen to help pay Stephanie’s loans over saving for retirement. “I didn’t want to look back and say, because I was greedy, she didn’t go to college,” Isabel says. “My biggest joy in life is seeing my daughter succeed. But it’s so difficult for her generation.”

After graduation this spring, Stephanie would like to be a prosecutor. But there are few openings.

“You always can go into private practice,” Isabel tells her daughter, revisiting another well-worn family issue.

“I’d rather not,” Stephanie says, quietly ending the conversation.

In a private moment away from her folks, Stephanie confesses “my stomach turns” when she contemplates her debt.

“I try to avoid thinking too much about it, or I’d collapse from the stress of it all,” she says. “I thank God my parents let me stay with them.”

**Cuts in state funding**

Colleges are facing a shift in who pays their bills, concludes a recent study by the Delta Project, a nonprofit that studies college spending. Especially at public universities, the portion of costs covered by tuition is going up faster than overall spending.

At Penn State, prices are high because state appropriations are low and getting lower, spokeswoman Lisa Powers said by e-mail. “So it stands to reason that [the school] also has one of the highest tuitions.”

Gov. Corbett cut funding to state schools last year and has proposed cutting 30 percent out of Penn State’s budget next year.

Temple has seen a shift in its funding from state aid to tuition. In 1972, 34 percent of the school’s budget was covered by tuition. Today,
tuition pays 77 percent.

"The social compact — that the children of the working and middle class can get educated at our university for a fraction of what’s paid at a private school — has been turned on its head," said Tony Wagner, Temple’s chief financial officer.

State officials strongly disagree.

"Even when Penn State received more taxpayer dollars, it still increased tuition" in years past, wrote Tim Eller, spokesman for the state’s Department of Education, via e-mail.

He added that the commonwealth makes “a significant investment on the part of Pennsylvania taxpayers.”

Not true, others say.

"The antics of state cuts to universities in Pennsylvania are just nuts," said Dan Hurley, policy analyst for the American Association of State Colleges and Universities in Washington.

"It would be good to see more appreciation of public higher-education access there at a time of transitioning to knowledge-age economies." These days, more students than ever — 10 percent — graduate with high debt, defined as loans of $40,000 or more, up from 3 percent since 1996, according to the Project on Student Debt.

Among all students, African Americans carry the most levels of high debt in the United States. About 13 percent of African American graduates owed more than $40,000 on loans in 2008, the latest year calculated. For whites, it was 10 percent; Hispanics, 8 percent; and Asians, 5 percent.

African Americans are “disproportionately recruited by and enrolled in for-profit colleges, which cost more on average," said Abernathy of TICAS.

"It’s very troubling that the lowest-income students have the highest levels of student debt," she said.

A disproportionate share of African Americans have low incomes and are the first in their families to attend college, Abernathy said. They’re less likely to know someone who has gone to college to stop them from enrolling at any school that pressures them to sign up.

The U.S. Department of Education has accused some for-profits of using exploitative tactics to enroll students.

With so much overwhelming student debt, defaulting on loans is increasing.

About 320,000 borrowers who started repaying their loans in 2009 defaulted by the end of 2010 — 81,000 more than the year before.

More than 50 percent of the increase is from students who attended for-profit colleges, which charge tuitions that in many cases are double those of other colleges.

At the for-profit Lincoln Technical Institute on Lansdale Avenue, about 40 percent of students are defaulting within three years of their first loan repayments — one of the highest rates in the nation, according to the latest available figures from the U.S. Department of Education.

Students who default often ruin their credit, finding themselves unable to buy homes or even to secure more student loans to try to finish school.

Things could get worse in July, when interest rates on federal student loans for low-income students are set to rise to 6.8 percent, from 3.4 percent. President Obama is fighting the hike, while Republicans in the House are supporting it.

**Good investment**

Not all student debt is bad.

College, in fact, can be the best investment a person ever makes.

But when the Class of 2012 graduates next month, its members will be entering a job market with steep competition.

"The problem isn’t necessarily the $25,000 debt," said Paul Harrington, director of the Center for Labor Markets and Policy at Drexel University. "It’s having the debt and then making $10 an hour that’s overwhelming."

Students must be more strategic in picking majors that will lead to
jobs that can pay back their loans, experts say.

"It's one thing to have a six-figure debt and be graduating from medical school," noted Hurley of the American Association of State Colleges and Universities. "But $40,000 in debt for a social worker or public school teacher — that's not good at all."

Too many students don't understand that when they go to college, they're entering places of business, not cathedrals on a hill, said Nassirian, in Washington. "A lot of schools have stopped being anything but self-sustaining bureaucracies."

In the past, colleges spent most financial aid on low- or moderate-income people.

That's changed, according to U.S. Department of Education research. Nowadays, both public and private four-year colleges are spending huge amounts of aid money on merit: attracting those with better grades and SAT scores, who make the schools look more prestigious, and those with higher incomes or from out of state and other countries, who can pay the full price and offset increasing tuitions.

"Schools are always trying to boost their place on the U.S. News & World Report college rankings," said Jennifer Mishory, deputy director of the Young Invincibles, a national nonprofit for young people.

Better-ranked schools attract more and better students.

That's the basis of a report by both the University of Southern California's Center for Enrollment Research, Policy, and Practice and the Education Conservancy, a nonprofit that helps students with the admissions process.

The practice of offering aid to students without regard for need "has grown to the point of significantly reducing the funds to qualified students from lower-income households who could benefit from a college education," the report says.

In fact, rewarding merit over need is so pervasive that the average cost of college for families with incomes of $100,000 or more has actually fallen 18 percent in recent years, the report shows.

At the same time, the cost of college for families making less than $35,000 has risen 14 percent.

To be less of a burden

Plan B is turning out to be expensive. But Ryan Collins doesn't see much choice.

A religious-studies major who graduated from Ursinus in 2010 with more than $20,000 in debt, Collins, 27, is jobless and living in Arlington with his parents.

Ursinus accepts many low-income students and has a small endowment, says Richard DiFeliciano, vice president for enrollment. That might explain why the Project on Student Debt found that average debt at the college was nearly $2,000 above U.S. figures, and why 78 percent of Ursinus students graduated with debt in 2010, as compared to 66 percent nationwide, he says.

To be less of a burden, Collins — who graduated with a 3.97 grade-point average — studies acupuncture in a three-year, $51,000 program at the Won Institute of Graduate Studies in Glenside.

He uses Buddhist teachings to calm himself about the "horrifying" debt, adding, "I can't imagine a more useless major than religion."

And, he adds, poking people to make a living may seem pretty strange.

"But I have friends becoming doctors," Collins adds, "and they can refer patients to me."

Both Collins' parents have master's degrees in social work. His father is disabled, and his mother is a receptionist in a dental office.

"It's time for me to get independent," Collins says.

But it isn't easy.

"I know I'm going on hope," Collins adds. "Jobs are limited. If I have a family someday, how can I support them with all my debt?"

Shangri-La U.

Parents love pretty campuses. And that's a problem.
To compete for the parent dollar, education experts say, college officials have long believed that they must manufacture nothing short of Shangri-La University: heaven on earth, with cable.

Health facilities, major athletic complexes, libraries, speedy Internet service — an entire society is replicated.

And that costs money.

"On the college tour," said Mazzotti of Philadelphia Futures, "they don't take you to the philosophy department. They show you the gym."

When choosing a school, families need to compromise. "Pick a more spartan school near home and commute," Nassirian said. "Focus on the stuff that matters — not the sushi."

Another important factor: Finish what you start.

Record numbers of students are going to college — 70 percent of 2009 high school graduates entered college by October 2010, compared with 51 percent in 1975, federal figures show.

But "the rate of completion has barely budged in 30 years," said Frank Furstenberg, University of Pennsylvania sociologist.

Forty-three percent of students in four-year schools don't finish, data show.

Four-year schools aren't for everyone, experts agree, and many young people should look to community colleges for certificates in fields with paying jobs — and not to Shangri-La U.

A muddled future

Latoya McFadden, 23, sits somberly in the Center City office of Philadelphia Futures, both a success story and a cautionary tale.

She has large eyes and a soft voice. The word Glamour is tattooed on her right forearm.

McFadden lives with her mother in Olney, commuting two hours each way by bus to a part-time job in a Montgomery County wine shop.

She owes more than $20,000 in student loans, difficult enough if she had a college degree.

But she's two years short. And with a current salary of $11.34 an hour, her future looks muddled.

"Having this debt makes me feel stress," says McFadden. "I'm depressed."

Flanked by Mazzotti from Philadelphia Futures and one of her directors, Christina Santos, McFadden has the look of a chastened child.

McFadden, in love with fashion, was an A and B student at Fels High School in the Northeast.

With help from the Futures group, McFadden got into Indiana University of Pennsylvania in 2007, a state school near Pittsburgh.

Her financial package included grants without loans, covering her entire tuition.

But McFadden wanted to be in fashion design, and Indiana offered only fashion merchandising.

So, after a semester, McFadden transferred to the Art Institute of Philadelphia, a private, for-profit school.

"We strongly discouraged that," Santos says.

Tuition at the institute was $17,034 a year. McFadden took out loans for the first year. Midway through her sophomore year in 2008-09, she needed more money.

Her mother, a security guard, had already taken out a student loan for McFadden and didn't want to co-sign another.

McFadden was posting a nifty 3.3 grade-point average at the institute. But there was no more money — she had to leave.

Now she must manage two loans. One is temporarily deferred, the other costs $50 a month.

Paying it all back could take a lot of years.

"She's worse off than when she started," Santos says. "Debt with no degree."

McFadden can't retire her loans unless she gets a college-level job. But she can't finish college until she gets more loans.

"It's a significant Catch-22," Santos says.

"Right now, I'm sunk," McFadden says.

Mazzotti hugs McFadden. Then later, with McFadden gone, she says, "I wish the banks lending students money would put out 5,000 one-dollar bills on the table before
the kids sign the loans.
"Then they could see just what they're getting into."

Contact Alfred Lubrano at 215-854-4969 or alubrano@phillynews.com.

**An Evening of Tools and Networking**

Join us April 25 at the Philadelphia Inquirer building, 400 N. Broad St., for a program on job-searching tips: Krista Canfield from LinkedIn on using the site to find jobs, internships, and mentors; Sue Kaiden, a veteran career coach, on energizing your job search by moving beyond job boards and Facebook to social media and other web tools. Volunteers from the Society for Human Resource Management will critique resumes.

Submit your resume for a chance at a critique. Email it to phljobs@philly.com.

Go to www.facebook.com/phljobs to register.

**About This Series**

To produce this series, reporters interviewed more than 280 people — including millennials and their parents — and analyzed government data. Among those interviewed were economists, sociologists, and historians.

For a more detailed list of sources, go to www.philly.com/PHLjobs

Next Sunday: The crisis facing community colleges.

**More on Philly.com**

Go to www.philly.com/PHLjobs for videos and photos of millennials interviewed for this series, videos of Drexel University’s Paul Harrington explaining the challenges young adults face in the labor market, more data, and previous stories.

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**Online Chat**

At noon Monday, go to philly.com to join in as Alfred Lubrano interviews Barmak Nassirian, associate executive director of the American Association of Collegiate Registrars and Admissions Officers, on college debt issues.

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**The Real Cost of College**

Colleges in Pennsylvania and New Jersey represent a third of public schools in the top 5 percent nationally with the highest annual net prices — the cost of attendance minus grant and scholarship aid. Costs are for beginning in-state students in 2008-09, the latest data available. The average net price for all public colleges was $10,747.

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20. University of Missouri-St. Louis  Mo. $16,868
21. Shawnee State University  Ohio $16,851
22. Colorado School of Mines  Colo. $16,691
23. Pennsylvania College of Technology  Pa. $16,666
24. Penn State-Harrisburg  Pa. $16,615
25. University of New Hampshire  N.H. $16,600
26. Penn State-Mont Alto  Pa. $16,550
27. Kent State University  Ohio $16,413
28. Southern Illinois Univ.-Edwardsville  Ill. $16,278
29. University of Minnesota-Duluth  Minn. $16,081
30. The College of New Jersey  N.J. $15,989
31. Christopher Newport University  Va. $15,948

SOURCE: U.S. Dept. of Education, College Affordability and Transparency Center

JOHN DUCHNESKIE / Staff Artist
Law student Stephanie Martins, above, on her debt: "I try to avoid thinking too much about it, or I'd collapse from the stress." Paul and Isabel Martins, her parents, with dog Lexi, chose to help their daughter pay her loans over saving for retirement.
Woodbury  Martins, an unpaid intern in the Gloucester County Prosecutor’s Office, in court with Assistant Prosecutor Laurie Cimino (left). Martins wants to be a prosecutor, but there are few openings.

Center City  At Philadelphia Futures, Latoya McFadden (right) talks with Christina Santos of her $20,000-plus debt. “She’s worse off than when she started,” Santos says. “Debt with no degree.”
“I know I’m going on hope. Jobs are limited. If I have a family some day, how can I support them with all my debt?”

— Ryan Collins, 27, has more than $20,000 in college debt, and is now spending $51,000 to study acupuncture.
2012 College, Vocational and Labor Information Fair

State Rep. Cherelle L. Parker, D-Phila., is hosting a College Fair for anyone interested in pursuing higher education.

The 2012 College, Vocational, & Labor Information Fair will be held from 10 a.m. to 2 p.m. Saturday, April 21 in Enon Tabernacle Baptist Church's Family Life Center, 2800 W. Cheltenham Ave., 19150. More than 60 accredited colleges, universities, labor union apprenticeship programs and vocational schools will be on hand for the event, as well as agencies and organizations that can assist students with scholarships and other funding opportunities.

Additionally, the fair will feature two financial aid workshops, hosted by Pennsylvania Higher Education Assistance Agency, that will explain the ins and outs of acquiring financial aid and a special workshop guiding students through the HBCU experience. Registration is not required.

"Many people of all ages are interested in obtaining a college education but they just don't know where to start," Parker said. "This event brings colleges and universities from Philadelphia and all across our region, as well as organizations and agencies that offer financial aid options, to one location. I encourage all Philadelphia residents interested in pursuing a college education to attend this worthwhile and important event."

The list of colleges and universities expected to participate includes: Arcadia University, Benedict College, Bennett College, Black Pilots, Bloomsburg University, Central State University, Chestnut Hill College, Cheyney University, Claflin College, Community College of Philadelphia, De Sales University, DeVry University, East Stroudsburg University, Eastern University, Esperanza College, Florida A&M University, Franklin & Marshall College, Hampton University, Howard University, Indiana University of Pennsylvania, Johnson C. Smith University, LaSalle University, Lincoln University, Montgomery County Community College, Morgan State University, North Carolina A&T State University, Penn State, Philadelphia Biblical University, Philadelphia College of Osteopathic Medicine, Pierce College, St. Joseph's University, St. Johns University, Shaw University, Strayer University, Susquehanna University, Temple University, Tuskegee University, U.S. Coast Guard, U.S. Navy, University of Albany (SUNY), University of the Arts, West Chester University, Widener University, Wilberforce University and Xavier University of Louisiana.


For more information, contact Tonyelle Cook-Artis in Parker's constituent service office at 215.242.7300.
Back to school

By Tom Waring
Times Staff Writer

Parkwood’s Christine Bergmark has an associate’s degree in accounting from Peirce College and worked for about two decades in the banking industry. Last May, she was laid off from a Bala Cynwyd bank. Soon after, she was looking for work.

One day, she visited the Pennsylvania CareerLink office in the shopping center at Academy and Red Lion roads. There, she learned of a non-profit organization called Graduate! Philadelphia.

The mission of the organization, which formed in 2005, is to increase the number of college graduates in the Philadelphia region, with a particular focus on adults, many of whom started college but never finished.

In the Philadelphia metropolitan area, more than 320,000 adults ages 24 to 60 started but never completed a college degree.

More than 3,200 so-called “Comebackers” are receiving ongoing individual support from a Graduate! adviser, and they have a 94-percent retention rate once back in college.

Bergmark, a married mother of four who is 39 “for a few more months,” enrolled at Peirce College last October after consultation with Graduate! Philadelphia.

The new student plans to complete her bachelor’s degree in accounting. So far, she’s off to a good start. She has a 4.0 grade point average.

TEACH THE CHILDREN WELL

“It’s important to work hard,” she said of her perfect grades. “It’s a good example for my kids. I expect them to get As.” Bergmark credits Graduate! Philadelphia manager Sarah Byker James with helping her in the decision-making process.

“She was very helpful and very positive, and had a lot of information,” she said. “She had answers to the questions I had.”

Graduate! Philadelphia is inviting the public to attend Returning to Learning: A Free College Fair for Adults on Tuesday, April 17 from 3 to 7 p.m., at Father Judge High School.

The fair will be offered in partnership with CareerLink, Catholic Social Services, PhillyGoes2College and Clarifi (formerly Consumer Credit Counseling Service of Delaware Valley).

There will be information on financial aid; college credit for life experience; accelerated, evening, weekend, online and hybrid courses; how to balance work, studies, family and other responsibilities; and time and money management.

The following schools will have representatives at the fair: Community College of Philadelphia; Chestnut Hill College; Cheyney University; Center for Urban Theological Studies; Drexel; East Stroudsburg; H-Lead/Harcum College; Peirce College; Penn State; Philadelphia University; Rosemont College; Rutgers.

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Camden; Springfield College; and Temple.

“We help people going back to school consider their options,” Byker James said. “It’s a nice, low-pressure opportunity to shop around and to stop and talk to college representatives.”

A NETWORK OF SUPPORT

Some adults find that family and friends question why they’d want to return to school.
"Going back to school as an adult can be intimidating, and we're there to be that positive support," Byker James said.

Graduate! Philadelphia is largely funded by the city, foundations and the United Way of Southeastern Pennsylvania.

Advisers offer individualized advice on filing for financial aid, maximizing credit transfer and trying to have college application fees waived. The organization provides classes and workshops to refresh study skills, manage stress and balance work.

"It can be a nightmare for adults," Byker James said. "We don't want to just get people in college, we want them to have the tools to succeed."

Bergmark said it was not a nightmare for her, thanks to the Graduate! Philadelphia team, which has its main office and college access center at two locations in Center City.

A couple of times a month, the organization also has hours at CareerLink offices and the Catholic Social Services location on Jackson Street in Holmesburg.

A large percentage of returning students are choosing to study in fields with job growth. Those include health care and information technology.

The Graduate! Philadelphia staff tells prospective students that some employers use a four-year degree as a "sorting mechanism," giving grads a better chance to land a job.

THE PRUDENT COURSE

In general, the staff believes a return to school can only help people looking for a promotion, career change or employment of any kind.

"It's a pretty smart option in a job market like this," said adviser Kris Scott.

A 1990 Little Flower High School graduate, Bergmark attended the University of Pittsburgh for one semester before returning home and taking a job at the old CoreStates bank. She earned an associate's degree from Peirce in 1994 with a 4.0 GPA.

For 14 years, until being displaced, she worked at the Federal Reserve Bank building near Independence Mall. While there, she enrolled in an on-site degree program with Philadelphia University. She was able to transfer the 18 credits she earned to Peirce.

At Peirce, she earned a scholarship based on grades, an interview and an essay. She studies online, rather than in a classroom, giving her more flexibility as a wife and mother and at her part-time job at Target.

"I enjoy the convenience," she said.

Bergmark plans to graduate in December 2015, giving her a boost in her job search in the accounting industry. She might eventually pursue a certified public accounting degree.

"A lot of positions require a four-year degree," she said. "They want that piece of paper."

Reporter Tom Waring can be reached at 215-334-3034 or twaring@bsmphilly.com

Free fair facts . . .

Graduate! Philadelphia will hold Returning to Learning: A Free College Fair for Adults on Tuesday, April 17, from 3 to 7 p.m. at Father Judge High School, 3301 Solly Ave.

For more information on the fair or the organization, call 215-574-1341, option 2; visit www.graduatephiladelphia.org; or check out the Graduate! Philadelphia page on Facebook.

▷ With guidance from Graduate! Philadelphia, students like Christine Bergmark are taking their seats in college classrooms.
Peirce College student Christine Bergmark consults with school advisers.