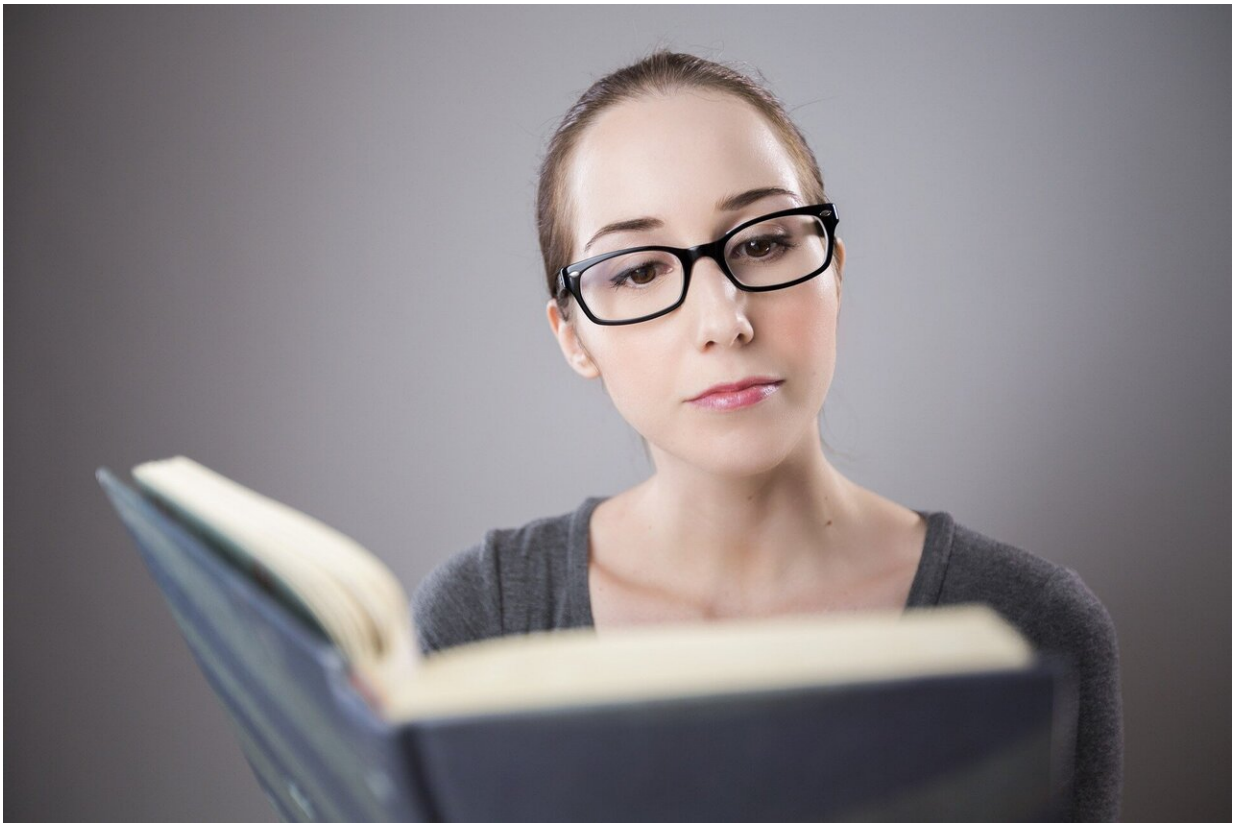


'I can't afford tuition': College students face financial strains, health concerns from pandemic ahead of fall semester

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Brittany Goddard's final semester at Howard University isn't the dream ending she imagined in Washington, D.C.

When the coronavirus pandemic shut down the U.S. economy in March, she scrambled to pack up her belongings since she had to be out of her dorm room within 48 hours. At the same time, she lost her part-time job at a catering company and still hasn't received unemployment after filing for jobless benefits in April.

She was set to study abroad in Barcelona over the summer, but those plans were upended due to the pandemic. And with just weeks to go before the fall semester begins, she's worried about how she'll pay the remaining balance of her tuition and fees—roughly \$9,000—since her [financial aid](#) won't cover it at the [private school](#).

"It's heartbreaking. I'm a low-income student. I can't afford tuition," Goddard, 20, says, who's created a GoFundMe page to raise money since her mother doesn't have the means to take out another Parent PLUS Loan, a federal student loan available to parents of dependent undergraduate students.

"We don't have much," Goddard says. "My mom is a [single parent](#) putting two kids through [college](#) alone. I'm trying to make it through the final stretch."

Colleges brace for stagnant enrollment

Millions of students across the country, like Goddard, face financial strains and health fears as they decide whether to return to colleges and universities this fall. It comes at an unpredictable time for faculty and parents as policymakers in Washington grapple with further coronavirus outbreaks, leaving schools rushing to implement plans for the new academic year.

Just over a third of college students will return to campus and attend class in-person this fall if given the option, according to a new report

from Student Loan Hero, which was given exclusively to U.S. TODAY. Another 16% still plan to return to campus, but will take courses online, while roughly 29% plan to study online from home, the data shows.

While many students plan to take advantage of online learning options this fall, they don't necessarily think their courses should cost as much as in-person classes. Almost 66% of students think remote classes are of lower quality than those held in person, and that tuition costs should be reduced accordingly, data from Student Loan Hero shows.

In the fall, Fitch Ratings forecasts that annual enrollment declines could range from 5% to 20% for many colleges and universities as a result of the pandemic. Private colleges could experience more meaningful financial effects than public colleges, given a higher reliance on tuition and student fee revenues, for which the median share of total revenue is 82%, compared with 38% for rated public universities, according to Fitch Ratings.

Tuition constraints threaten to exacerbate the financial effects of enrollment declines, experts say. The economic downturn could weaken expected family contributions and endowments, and increase financial aid needs.

Enrollment pressures related to a drop in international students and incoming freshmen will affect some institutions more so than others, experts say. For instance, private colleges in competitive regions with challenging demographics like in the Northeast will likely be among those most affected. But other schools with a wider geographic draw are poised to be less vulnerable.

Along those lines, Harvard recently acknowledged in an email to faculty and staff that more than 20% of its students do not intend to enroll this fall, according to a report in the Harvard Crimson.

Parents worry about financial aid, housing costs

Across the country, Jennifer Degutis, 48, has mixed feelings about sending her son, Ryan Contreras, 19, back to school for his sophomore year at the University of California, San Diego.

Contreras, an aerospace engineer major, will have his classes online this semester, Degutis says. But his housing options are up in the air if he doesn't return this fall. He was guaranteed housing on campus for his first two years with his financial aid package, but if he comes back in the spring, he'll be put on a wait list, she says.

He would need to remain on campus since he doesn't have a car, and they still don't know whether he'll be paired with a roommate yet. The price of a single room was too expensive with rising costs, and they would have to pay fees for him to use the campus facilities even if he stayed home, she says.

When students arrive at the university this month, they will find coronavirus testing stations strategically planted throughout campus.

"It's nerve wracking to know he's going back to school in this chaos," says Degutis, who's a retail manager at Five Below, a discount store. She lives nearly three hours away from the school in La Quinta, California.

A work-study program is also part of his financial aid package, but there aren't many options and she's unsure of how he'll be able to work in the library or in dining halls due to social-distancing measures.

Just over 46% of student workers are very concerned they won't be able to work during the fall semester, according to Student Loan Hero. And only about 1 in 5 students say their college offered a price cut for the [fall semester](#) due to the pandemic.

Mental health is a priority for parents

Not only has the pandemic created financial headaches for parents and students, but it also threatens to affect their children's mental well-being, Degutis cautions.

"All of my son's classes are online, so my concerns as a parent are also about his mental health if he's confined to his dorm room for 12 weeks," says Degutis.

Tracy Kapiloff, 54, of Houston, Texas, agrees. She is worried about sending her daughter, Andie Kapiloff, 19, back to an out-of-state school in a few weeks.

Her daughter, a sophomore at Swarthmore College, a private, liberal arts college in Pennsylvania, is studying political science and is also on the women's lacrosse team. But athletics are halted for now, and she'll be living alone on campus this year, Kapiloff says.

"I'm concerned about her mental health. Do you want your kid living in a single room, taking online classes while not seeing any friends? Plus the high cost of education. Is it worth it?" says Kapiloff, who is paying about \$73,000 per year in tuition, fees and living costs.

"But then you think about her staying home indefinitely and not having any interaction with friends or teachers, so it seemed worse to remain at home."

The school is planning to intermittently conduct group testing for the virus throughout the semester. If a student is positive, they'll test each person individually with a lower, nasal swab, she says.

"It's weird. You send your kids to college sometimes worried about a big

social scene. But now there's no parties or alcohol with the pandemic," says Kapiloff. "My concern is her education. But her concern is being social and navigating the new normal on campus."

An increasing number of colleges are offering students a choice of online or in-person classes. About 45% of the college students polled by Student Loan Hero say they plan to take classes online in the upcoming semester.

Some students fear on-campus classes

This fall, Garrett Weed, 22, will finish his last semester as a marketing major at Georgia State University in Atlanta. But he's concerned about how the school will prevent further outbreaks, he says.

He's scheduled to take four courses this semester. One is online, but he hasn't received guidance about the other three. He's worried that he'll have to commute on campus and risk contracting the virus, he says.

"It's scary. This doesn't seem like the smartest thing to do," says Weed. "I'd prefer if all classes were online."

Students' primary concern is avoiding the coronavirus, according to Student Loan Hero. The next two major worries on the list were not learning as much due to online classes and not having the college experience they wanted in terms of social life and extracurriculars.

Weed, who worked part-time at Bartaco, a casual, street-food restaurant, lost his job in the spring. He filed for unemployment in April and didn't get his first check until June, he says.

Since the spring, he's been socially distancing with his family, who live about 45 minutes outside of Atlanta. He eventually moved out of his

apartment at the end of July since he couldn't afford rent. He's also run into challenges trying to get an internship since many places aren't hiring, he added.

"It's scary to go that long with no source of income," says Weed, who has a mix of scholarships and [student](#) loans to pay for school. This semester was the first time that he had to pay his remaining balance—\$200—out of pocket. He normally would receive a refund to help cover a portion of his living expenses, he says.

"It's frustrating not being fully independent. There aren't jobs readily available for me to apply for," says Weed. "When I graduate, I want to get a decent job. An internship would help out so much, but I don't know if I'll be able to now."

Others haven't retrieved their belongings from the spring

Goddard, who is a double major in political science and Spanish at Howard University, stashed her belongings in storage in the spring, expecting to return to school in the fall. But now she's finishing her final months as an undergraduate living at home in Atlanta, Georgia, and doesn't know when she'll be able to return to get her stuff.

She opted to stay with her mother since her financial aid and lack of income couldn't cover her living expenses on campus.

She attended Howard University, a historically Black college and university, for the experience to be around a diverse group of young adults. Although the school is reopening in the fall, there won't be a homecoming, football games or double-dutching on campus this semester, she says.

"I'm devastated. College is the most transformative years of your life. Things are never going to be the same," Goddard says. "I wanted to go out with a bang, but COVID ruined it."

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