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The Racial Opportunity Cost of Student Loan Debt: How Debt Shapes the Life Choices and Professional Practice of Black Educators

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Abstract

Black educators borrow more for higher education than any other group of educators and repay more slowly. Yet research on student debt has paid little attention to their accounts. This qualitative study looks at how student loan debt shapes the life choices and professional practice of Black educators. It combines autoethnography, narrative inquiry, and ethnography. The autoethnography draws on the lead author's twenty-six years as a Black woman educator in K–12 and postsecondary settings, as well as her documents, including loan statements, tuition records, award letters, and teacher contracts. The study also includes semi-structured interviews with three additional Black educators. Two frameworks guide the analysis: Racial Opportunity Cost for the first research question and Black Feminist Thought for the second. The findings show that debt limits the educators' choices in three ways. They postponed things, made strategic trade-offs, and lost some options outright. Debt held back homeownership, savings, family formation, career mobility, and social life. These losses are the psychosocial, representational, and community costs of the academic success that Black culture values. The same debt also drove the educators' advocacy. They drew on their own experience to tell Black students the true cost of college, steer them toward scholarships and grants rather than loans, and present alternatives to borrowing. This is Black Feminist Thought in practice, an ethic of caring aimed at the next generation. The study recommends a mandatory high school course on financial aid and scholarships timed to the FAFSA, plus a workshop series for parents and guardians. It also discusses its limitations and directions for future research.

Keywords: Autoethnography; Black educators; Black Feminist Thought; Racial opportunity cost; Student loan debt