



## Anita M. Dann

Dissertation Defense College of Education Educational Leadership Doctorate in Educational Leadership

## Borrowing-as-Equality: Student Debt and Social Mobility among Black Postgraduate Students

This study examines how student loan debt influences social mobility and wealth attainment from the perspectives of Black women. Using a transcendental phenomenological approach, interviews revealed several key themes, including the role of education in promoting social mobility and family influence, self-guided financial aid understanding, the myth of the American Dream, persistent financial barriers, and the emotional and psychological toll of student loan debt. The findings highlight the long-term financial challenges faced by Black women postgraduates despite their educational achievements. The study calls for comprehensive policy reforms to reduce the student debt burden on Black women, address the inequalities contributing to lending disparities, and encourage universities to provide more affordable degree options.

Event Information November 7, 2024 10:00 AM Zoom

Committee Members Dr. Julie Combs Dr. Gabriela Silvestre Dr. Jarod Lambert