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Sommario/riassunto	This book analyzes reliable evidence to tell the true story of student debt in America. One of the nation's foremost experts on college finance, Sandy Baum exposes how misleading the widely accepted narrative on student debt is. Baum combines data, research, and analysis to show how the current discourse obscures serious problems, risks misdirecting taxpayer dollars, and could deprive too many Americans of the educational opportunities they deserve. This book and its policy recommendations provide the basis for a new and more constructive national agenda to make paying for college more manageable. Sandy Baum is Senior Fellow in the Income and Benefits Policy Center at the Urban Institute. Previously, she has been a Research Professor of Education Policy at the George Washington University, USA, and Professor of Economics at Skidmore College, USA. She has written and spoken extensively on college access, college pricing, student aid, student debt, and college affordability.