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Nota di contenuto	Introduction -- Part 1. The crisis of student debt -- The rising level of student debt and societal implications -- More stories of student debt -- Betrayed by the dream factory / Samuel Garner -- College as an investment / Ken Ruggerio -- My story : From herding goats to graduating from college / Mohamed O. Mohamed -- Part 2. College costs and financial aid -- Why college costs so much -- The history of financial aid for college students -- My story : I've got angels all around me / Austin Galy -- Part 3. Universities taking the initiative -- What schools are doing to reduce student debt -- My story : Tattooed tales / Hannah Locklear -- Part 4. Giving back -- The importance of philanthropy -- Giving back / Milt Stewart -- John Kuykendall and

Davidson College -- My story : Getting an education and giving back in Africa / Edward Kabaka -- Part 5. Stories from scholarship donors -- Barnard scholarship : Not just about the money / David Barnard -- Robert J. Lake scholarship : In memory of my father / Gilmour Lake -- Changing a life to change the world / Dwight Worden -- On reflection / Judy Benson -- My story : Searching for financial aid / Anya Thompson -- Part 6. Paying it forward -- Unmet social needs and inadequate funding -- Community engagement at universities -- The Ginsberg center and the University of Michigan -- The Carolina center for public service and the University of North Carolina -- The Mulvaney center and the University of San Diego -- My story : From farmworker boy to pediatrician / Ramon Resa -- Conclusion : What must be done -- Appendixes : More stories of hope and inspiration -- Finding a purpose after prison / Martin Leyva -- From night watchman to college success / DeCarlos Hickson -- Overcoming adversity to earn a degree / Riley Bender.

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### Sommario/riassunto

Almost 50 million Americans have cumulatively borrowed more than \$1.5 trillion to attend college. Roughly one-third of all adults aged 25 to 34 have a student loan. In *Education without Debt* businessman and philanthropist Scott MacDonald examines the real-life impact of crushing levels of student debt on borrowers and what can be done to fix this crisis. Weaving together stories of debt-impaired lives with stories of personal success achieved with the essential help of financial aid, MacDonald reveals the devastating personal and societal impact of the debt problem and offers possible solutions. He explores the efforts of colleges and private philanthropists to make education affordable and relates his own experience of funding financial aid for need-eligible students at five universities. *Education without Debt* is a must-read book for anyone concerned about the rising cost of education and what to do about this critical policy and societal issue.

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