

Posted on Sun, Aug. 17, 2008

Daniel Rubin: Her college-aid cram session keeps hope alive



By Daniel Rubin

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Do you have any Perkins money?

What about the SEOG?

Are your loans subsidized?

Three questions, rapid-fire, from three women sitting across the round table, and Ty McCloud is writing as fast as she can.

She didn't bring paper, so they've lent her something to take notes with, this trio of counselors at Graduate! Philadelphia, struggling to learn why Penn State-Schuylkill says the quiet student is \$1,000 short for her sophomore year.

"We're having a hard time with this," Kim Stephens tells her, trying to divine the document McCloud printed out from the bursar's office.

"Such a bad system," adds Monique Gilchrist, another counselor.

If it's hard for three pros to understand McCloud's finances, it has to be baffling for a 20-year-old from West Philadelphia struggling to pay for her own education.

I wrote Wednesday about the tall, regal young woman with searching hazel eyes, and how she was scrambling to keep from being another of the 88,000 Philadelphians who drop out of college. She had managed to finish Overbrook High despite the death of her grandmother and then her mom's murder.

The day the column ran, I followed her as she tried to secure the rest of the money she needed.

A hand, not a handout

Shepherding her around was Steve Bayne, a former City Council aide. His aunt had told him about McCloud and her sister, Kiara, and how they had moved into their boyfriends' homes to finish school, how they were worth helping.

McCloud started the day at a college-finance session in City Hall led by Roger Jackson Jr., an education consultant.

It was afterward, inside Councilman Curtis Jones Jr.'s office, that McCloud first felt hopeful. First Jones prodded: How did she do in school? Why wasn't she working this summer?

"What is it, *CSI*?" Jones asked, wondering why McCloud was majoring in forensic science. "Yes," she answered, not saying that she had decided on her career in the homicide bureau after her mom's death, when she was troubled by a tall stack of open cases.

"You planning on staying in Philadelphia?" Jones asked her.

"Yes, after my master's."

Then he made his offer: "I'll call the deputy mayor for public health. Next summer I'll put you right in the morgue."

Jackson, who had joined the conversation by now, said he'd call a Penn State official in charge of diversity to see if any discretionary money was left for scholarships.

Carrying a load of debt

On the way to Graduate! Philadelphia's office in the Gallery, McCloud said it wasn't for lack of trying that she wasn't working. She had sold clothes at Children's World last summer, but that job was taken this year. And no one was hiring at the dozen or so other stores she had visited.

So for expenses she has had to tap into the \$18,000 she borrowed for her first two years.

That's the first thing she needs to fix, the counselors from Graduate! Philadelphia, a private nonprofit, told her.

"Try being a resident assistant," suggested Cathey White. "That would pay for your housing and meals, and you wouldn't have so much debt."

McCloud had never heard of RAs, who serve as dorm leaders. She wrote it down.

"You should try to get work-study," Stephens suggested. "Then go to your school's foundations division on their Web site. There's often scholarship money that doesn't get distributed because

students don't want to take the time to write the essays or do the paperwork."

The ideas kept coming at her: shedding duplicate health insurance, getting to know financial-aid people by name.

I looked at her notepaper. She had taken down everything suggested.

Then the counselors made a discovery: She wasn't \$1,000 shy. She was owed \$1,489.

They told her to use the money for housing.

"How are you doing with all this?" one of the women asked her.

McCloud looked up and smiled. "I'm doing fine," she said.

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