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Melanie Sevckenko
Reporter

Monica J. Foster
Seattle Office Coordinator

Susan Fried
Photographer



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415 N. Killingsworth St.
P.O. Box 5455
Portland, OR 97228

Telephone (503) 285-5555
Fax: (503) 285-2900

info@theskanner.com

www.TheSkanner.com

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- Local News
- Pacific NW News
- World News
- Opinions
- Jobs, Bids
- Entertainment
- Community Calendar

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Opinion

Black Students Hit Hard by For-Profit College Debt

Mounting student debt is a nagging problem for most families these days. As the cost of higher education rises, borrowing to cover those costs often becomes a family concern across multiple generations including the student, parents, and even grandparents or other relatives.

Today's 21st century jobs usually demand higher education and specialized skills to earn one's way into the middle class. In households where educational loans are inevitable, it becomes an important family decision to determine which institutions are actually worth the debt incurred. Equally important is the institution's likelihood of its students graduating.

Higher education institutions that do not provide its students and graduates with requisite skills and knowledge become money pits that lead to deeper debt and likely loan defaults.

New research by the Center for Responsible Lending (CRL) analyzed student debt on a state-by-state basis. An interactive map of CRL's findings reveal on a state basis each of the 50 states' total undergraduate population, for-profit enrollment, and the top for-profit schools by en-



Charlene Crowell
NNPA Columnist

rollment for both four-year and two-year institutions.

Entitled "The State of For-Profit Colleges," the report concludes that investing in a for-profit education is almost always a risky proposition. Undergraduate borrowing by state showed that

“The report concludes that investing in a for-profit education is almost always a risky proposition

the percentage of students that borrow from the federal government generally ranged between 40 to 60 percent for public colleges, compared to 50 to 80 percent at for-profit institutions.

Additionally, both public and private, not-for-profit institutions, on average, lead to better results at a lower cost of debt, better earnings following graduation, and the fewest loan defaults.

"In many cases, for-profit students are nontraditional

students, making sacrifices and struggling to manage family and work obligations to make better lives for their families," noted Robin Howarth, a CRL senior researcher. "For-profit colleges target them with aggressive marketing, persuading them to invest heavily in futures that will never come to pass."

CRL also found that women and Blacks suffer disparate impacts, particularly at for-profit institutions, where they are disproportionately enrolled in most states.

For example, enrollment at

at the now-defunct Everest University. Once she completed her MA certificate and passed the certification test, she found she could only find a job in her field of study that paid \$12 per hour, much less than the \$35,000-\$45,000 salary that Everest told her would be her starting salary as a medical assistant.

She was also left with \$21,000 in student debt. As a result, she has struggled since matriculation with low credit scores and cramped housing conditions for herself and three children.

The Midwestern states of Indiana, Michigan and Wisconsin have female-dominated for-profit enrollment and disproportionate Black enrollment, too. These were also states with some of the lowest for-profit graduation rates after six years of study. Median for-profit student debt in many states is much higher than for their public counterparts.

These disparate outcomes are even more grievous when one takes into account that for-profit colleges are primarily funded by taxpayers, receiving up to 90 percent of their revenues from federal financial aid such as Pell Grants, federal student loans and veterans benefits.

Is Trump the Worst President on Minority Issues in 50 Years?

Donald Trump, a man best known as a "birther" with a reality TV show and a real estate empire, who claimed that Mexico was sending drugs and rapists to the United States, was sworn in as president on January 20, 2017. What happened next was predictable and we should expect more of the same in 2018.

Here are seven decisions from the past year confirming that Trump has been the worst president for African Americans, Hispanics and other minorities over the last 50 years.

1. Trump picks Jeff Sessions to succeed Loretta Lynch as Attorney General of the U.S. Trump went out of his way to make sure that his administration's justice policy reflected 1940s America, when he selected Jefferson Beauregard Sessions III as his Attorney General.

According to a Huffington Post article published in January 2017, Sessions not only supported gutting the Voting Rights Act in 2013, he also has "a record of blocking Black judicial nominees." Sessions, "unsuccessfully prosecuted Black civil rights activists for voter fraud in 1985 — including a former aide to Martin Luther King, Jr."

Since, Sessions has taken over at the Justice Depart-



Lauren Victoria Burke
NNPA Columnist

ment, he has recused himself from an investigation into Russian involvement in the 2016 presidential election and ordered a review of Obama era police reforms.

“Trump says ‘there were very fine people on both sides’ at the Charlottesville White nationalists rally

This is one time where the selection of Rudy Giuliani for attorney general may have actually looked like a more moderate choice.

2. Trump says "there were very fine people on both sides" at the Charlottesville White nationalists rally, during a Trump Tower press conference. Never mind that one of the largest gatherings of racists in America since the end of the Civil Rights Movement occurred only eight months into Trump's presidency. Put that aside. Trump's "both sides" comments on who was to blame for the public street fight in the college town was all anyone needed to understand regarding the thinking

of America's 45th president on the issue of race.

"I am not putting anybody on a moral plane, what I'm saying is this: you had a group on one side and a group on the other, and they came at each other with clubs and it was vicious and horrible and it was a horrible thing to watch, but there is another side," said Trump. "But you also had people that were very fine people on both sides."

Trump also said, "I've con-

demned many different groups, but not all of those people were neo-Nazis, believe me. Not all of those people were white supremacists by any stretch. Those people were also there, because they wanted to protest the taking down of a statue Robert E. Lee."

Even Rush Limbaugh found himself having issues with Trump on this one. "There's a part of this story that's starting to make me nervous, and it's this: I am very uncomfortable with the President of the United States being able to dictate the behavior and power of anybody," said Limbaugh. "That's not where this should be coming from."

4. Trump uses an executive order to block travel of refugees from majority-Muslim countries to the U.S. When you have former staffers for Jeff Sessions writing executive orders on immigration policy, you can expect what happened at the Trump White House on January 27, 2017. With absolutely no warning, on the seventh day of his presidency, Trump signed an immigration and travel executive order.

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