

Chaos Now, For a Better Tomorrow

Missy Frechette sits at her old wooden kitchen table analyzing her most recent electric bill. She has one week to pay it before her electricity is shut off. A pot of spaghetti boils on the stove behind her. In the living room conjoined to the kitchen her three children fight over who gets to play with their new kitten. Missy looks at the psychology textbook on the table. She must start studying for her 9 a.m. exam, but before she can do that, she must feed her children, bathe them, and put them to bed. Missy sighs. She isn't going to get any sleep, again.

Missy is a 37-year-old single mother of three: Ciara, 11, Tiana, 7, and Jordan, 3. With the dream of providing her children with "a better life," Missy returned to school to finish her psychology degree. For the past three years, Missy has been attending Ohio University after seven years as a stay-at-home mother. In her quest to enhance her children's futures, Missy and her children have had to endure overwhelming financial dilemmas.

"I knew it would be a bit of a struggle [going back to school]," Missy said. "But I never knew I would face this many financial hurdles."

Missy explained her current financial situation as "rather harsh." Federal and state budget cuts led to a reduction in the amount of financial aid Missy and other college students alike received this year. Because of this and an increase in tuition rates at Ohio University, Missy fell short \$11,000, as opposed to previously falling short an expected \$7,000 of the total cost of attendance, which the university estimates to be \$32,000 a year for tuition, housing, books, cost of living, food, and misc.

Missy usually pays off the shortage through personal loans. This past summer, in order to pay off the extra \$4,000, Missy applied for another loan. However, because she already had \$30,000 in student and personal loans, she was denied. She tried applying with a co-signer, her grandpa, but was again denied. Because her grandpa is 83-years-old, he is considered high risk. No one else in her family was eligible to co-sign. She dropped second summer session because she could not afford it.

Ohio University's financial aid department was also having a difficult time dispersing money this past year. Every quarter, Missy is eligible for an overage refund to help with housing and books. An overage refund is leftover money from federal loans and grants after tuition is paid each quarter that is divided among eligible students.

Missy usually gets this refund on the first day of classes; however, first summer session, Missy did not receive the refund until the last week of classes, and she didn't even receive the full amount. The fiasco was difficult to explain to Missy's landlord.

"Before this summer, I had never been behind on rent," Missy said. "[The financial aid department] didn't disperse the refunds as scheduled and left everyone in fog wondering what was going on. My financial aid adviser said it was due to the new computer system and the government situation."

In the meantime, Missy had applied for 10 different scholarships, but she must wait until spring 2012 for the results, which is when she graduates. Missy was without an income and without financial aid until September.

"Having my financial aid cut and not being approved for another loan has left my family in shambles," Missy said.

Rent and shut off notices have piled up. Missy has had to "rob Peter to pay Paul," meaning Missy has had to ignore all bills except the most urgent ones. If she were to receive a water bill and an electric shut off notice, for example, she would ignore the water bill and pay the electric bill because that is most important.

Missy and her children have hardly been able to leave their home because they do not have enough money. They can't afford gas, eating out or going to the pool. Missy and her children hoped to save money to go camping this past summer, but they never did.

"I'm really just trying to make it, but it has been an awful sacrifice for my kids," Missy said.

Missy did not have enough money to buy her children new clothes for the school year nor could she buy the required school supplies. She barely has enough money for toilet paper and detergent. All of her money goes towards paying rent and avoiding the shut offs.

Missy chose to finish her psychology degree after she and her husband got a divorce three years ago. She did not want to get stuck in a dead-end minimum wage job, so she felt as though this was her only option. Missy chose to attend Ohio University because it was close to where she was previously living and because she had

friends who worked for OU. One of her friends worked in the financial aid department and walked her through the entire admissions process.

“Trying to balance schoolwork and family is almost always a disaster,” Missy said.

Missy admits to being forgetful, and tries to prioritize her family’s affairs. When she has an exam, for example, she makes that “the most important event” of the day. On that day, her and her children’s day revolves around Missy’s schedule and what hurdles she must surmount to make time for study. However, the day usually doesn’t go as she would like, especially when her children have school functions or events. By the time Missy sits down to study, after she puts her children to bed, she is usually too exhausted to study.

Since Missy returned to school, her children have had less quality time with her. During the week she is overwhelmingly stressed as she tries to keep up with schoolwork and her children’s needs; and, on the weekends, she is busy studying.

“My children want their mother back!” Missy said. “We all do the best we can to survive; but it is a struggle, not only financially, but emotionally and socially for them.”

Missy’s children don’t always get to participate in school functions or events because she has to study or work on projects, and her children can’t participate in sports because she can’t afford them. Her children also don’t get to attend social events and mingle with their classmates as much as other children their age do. For example, Missy can’t afford to let them attend birthday parties that require gift giving.

Until her most recent financial debacle, Missy received enough financial aid to cover her courses, books, and three months of rent per quarter. Now, she only receives enough aid to pay for one month of rent. To pay for living expenses, she uses student and personal loans. During summer break, Missy uses additional personal loans because part-time jobs do not pay enough to cover housing costs. Missy is supposed to receive \$1000 a month in child support, but her ex-husband is not dependable. Sometimes she receives \$100 increments, for example, and other times she receives two months’ worth of payments.

“He recently went nine weeks without giving me anything,” Missy admits.

Missy receives governmental aid through a food card and a medical card, but no cash assistance. She also receives limited daycare services. She can drop her children off a half hour before classes; she is allowed one hour in between classes; and must pick her children up within a half hour after her last class of the day. Missy does not have family nearby; therefore, cheap, dependable daycare is almost nonexistent.

"I do everything with my kids running through the house, fighting, making noises, asking questions, flooding the sink, chasing the dog, dropping the cat-- you name it," Missy said. "I try to overcome it."

Missy's immediate plans, as of right now, are to graduate and find a job. Missy wants to start paying off her debt "before it kills her." She wants to start saving up money for a house and for her children's college expenses. Missy faces the dilemma of whether or not to wait to go to graduate school. If she goes to graduate school now, she will acquire more debt only a few years before her daughter goes to college and won't have any money saved up for her. If she waits until her daughter goes to college to start graduate school, she runs the risk of not being able to afford college for both her and her daughter at the same time. She also runs the risk of being rejected for loans to put her other children through college as a result of adding new debt for graduate school.

No matter the hardships Missy and her children face, she admits that they remain positive about the future. She regrets not finishing her undergraduate degree right after high school, and now believes that it is very important to finish college while you are young, before it becomes too financially difficult. But it is what it is, and she and her family are making the most of it.

"We dream about the day that our struggles will be alleviated," Missy said.