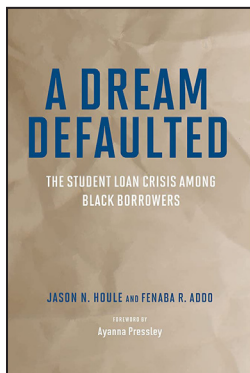


Turkish university, and a large private research university. Together, they provide tangible examples of how diverse institutions have tailored the South Carolina model to the needs of their respective student populations. From cover to cover, this volume equips higher education professionals with the tools and guidance to implement and maintain an extended orientation seminar that reflects the unique needs and evolving circumstances of their campus community.

From Educational Experiment to Standard Bearer: University 101 at the University of South Carolina is a worthy addition to the literature for scholars of higher education and an exceptional resource for student affairs practitioners and campus administrators. Academic librarians, particularly those who work closely with first-year students, will find this book insightful and a source of adaptable approaches they can employ in introducing their library and its resources to freshmen and transfer students. This volume is especially invaluable for institutions interested in establishing an extended orientation seminar or revamping an existing program. Whether intended to support the research needs of a higher education graduate program or to provide student affairs colleagues with the latest professional literature in their field, academic libraries of all types and sizes should consider adding this title to their collections. — *A. Blake Denton, University of Southern Mississippi*

Jason N. Houle and Fenaba R. Addo. *A Dream Defaulted: The Student Loan Crisis among Black Borrowers*. Cambridge, MA: Harvard Education Press, 2022. 208p. Paper, \$39 ISBN: 978-1-68253-756-5.



To discuss student loan debt and racial injustice may seem to be disparate conversations, yet these two crises in our society are so ubiquitous that they feel like the water we swim in. We all feel the water is noxious and poisoning us. In *A Dream Defaulted: The Student Loan Crisis among Black Borrowers*, Houle and Addo patiently and thoroughly connect the quantitative data with the lived experiences of nearly fifty individuals who are both student loan borrowers and Black in order to show “that student debt is a new mechanism by which racial, social, and economic inequalities are reproduced across generations,” as well as how that mechanism operates systemically.

This work supports emerging data trends within the current student loan crisis and describes systemic failures that are creating educational debt-for-life, focusing on impacts on the most vulnerable demographic involving communities of color and Black borrowers. The authors begin with the concept of the “educational gospel,” which encourages the belief that education can help overcome all problems, provide access to opportunities, and permit social mobility. This concept has a notable stronghold within Black and marginalized communities as a pathway to advance within American society. The authors highlight the much-overlooked concept of race within American education culture from multiple angles, including the priority for education among various communities alongside the systemic underfunding of institutions serving majority minority populations.

For Black students working to attain a secure future, college education comes with the higher hidden costs of trying to understand and navigate complex systems involving educational loans and myriad repayment plans. The introduction of the “predatory inclusion” concept helps to explain race-based debt load disparities and is key to understanding debt load disparities at graduation, during attempts to repay, and that too often result in default

and a debt-for-life situation for students. This dynamic has been playing out disproportionately for Black student borrowers for years; its most extreme impacts land on Black women. We are having a national conversation about student debt now because the impact has bled beyond communities of color.

The problem of student debt is most clear in the book's discussion of the challenge of accessing and navigating higher education for purposes of training, career transitions, non-traditional student experiences, etc., where the procedural obstacles of the Free Application for Federal Student Aid (FAFSA) and student loans are present. Many interviewees highlight their college attendance decisions, describing the dilemma as "Take the loans and go or just not go at all." Additional examples provided by the researchers outline how college and the student lending system are difficult to navigate and the particular issues that come with trending shifts in financial aid toward merit-based aid. "The shift to merit aid has redirected aid to those with the least financial need and increased the costs and debt burdens for students with the most financial need." This helps explain the systemic pressures to shift higher debt loads to less financially secure students, setting them up for financial disadvantage during their college experiences that result in a drain on family assets and ongoing educational debt peonage during repayment.

Perhaps one of the greatest strengths of the book is how Houle and Addo explain student debt as a multi-generational issue. The need to bridge the generational gap of understanding the differences between the college experience from decades ago and the current reality remains one of the most challenging obstacles to uniting progressive action on this crisis. The authors point to both quantitative and qualitative data to show that the costs and opportunities have shifted notably in recent decades. One interviewed borrower struggles to make his mother and grandmother understand his challenges to pay for higher education, while multiple other interviewees describe their parents and extended family members taking on their own debt to help facilitate the education of the student borrower. Part of this challenge is the bureaucratic insertion of complex forms like the FAFSA, which leave no room for error or appeal after the results. The historic growth of tuition and the cost of living against a stagnant minimum wage are also part of this understanding, as the authors unpack Representative Virginia Foxx's statement about her self-funded education. Another part is the complexity of family wealth and the racialized perception of debt, as in the comparison of Stacey Abrams's student loan debt against her detractor Brian Kemp's debt.

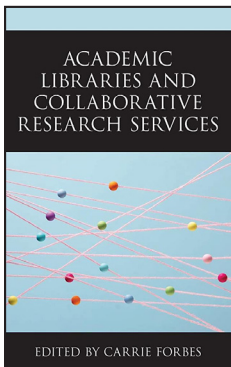
While reading this book, we continued to circle back to the compounding tragedy of how many BIPOC library workers have left the profession in the past ten years after facing demoralizing, traumatic, or mentally and emotionally draining experiences in the workplace and challenges in attaining full-time job placements. Data regarding discrimination in hiring practices and in workplace settings offer another example of how minority borrowers, especially Black borrowers, are often left facing the debt to repay without the intended career path. Additionally, in a profession that generally requires one or more graduate degrees, librarians are more likely to hold student loan debt above the national average. Borrowers in professional fields are often assumed to be more able to pay back that debt through higher salaries. This doesn't work in librarianship, where salaries are not nearly as high as other professional careers such as lawyer and doctor.

Houle and Addo's argument is clear and their evidence is strong, but in addition the book is heartbreaking and enraging. The authors thankfully wrap with a call to action in order to

help readers direct those feelings into productive outlets. This book is a necessary read for anyone seeking to understand the psychological and financial challenges of the current student lending system, loan repayment and default, and the circumstances that lead to lifelong impacts of educational debt. It's a call for much-needed structural reforms for college lending, removing race-based disparities, and improving sustainable access to higher education for diverse communities in the future. — *Kyra Hahn, Denver Public Library and Heather James, Gonzaga University*

Academic Libraries and Collaborative Research Services. Carrie Forbes, ed. Lanham, MD: Rowman & Littlefield, 2022. 312 pp. Hardcover, \$150 (978-1-5381-5368-0).

Collaboration has increased in importance in academic libraries over the past several years, both as a value and a model of work. While certainly not a new concept, cooperative work with campus partners, external partners, and within the library itself has become increasingly common. In *Academic Libraries and Collaborative Research Services*, editor Carrie Forbes (University of Denver) brings together a wide variety of perspectives on internal and external library collaborations. Fourteen chapters are divided into four sections, with topics including liaison work, cross-institutional and cross-continental partnerships, evidence synthesis, data literacy, and open scholarship. Academic librarians of all experience levels and in a wide variety of roles will be able to find something relevant to their work.



Part 1, “Emerging Liaison Roles: From Research Support to Research Partner,” covers “traditional” liaison roles alongside more distinctive library-constituent collaborations, including the burgeoning trend of librarians as partners in evidence synthesis research and librarians working with incarcerated populations. Several chapters focus on the changing nature of the liaison role. Chapter 1 considers how much the work of a liaison librarian has evolved in recent years, particularly in the context of Texas A&M - Central Texas, a campus that primarily serves a nontraditional student population. Librarians are required to think critically and creatively about the implementation of liaison services on their campus, and “new expectations” for those in the role. This chapter would be an excellent read for librarians who are new to the liaison role, particularly a less traditional or straightforward role.

Chapter 3, “Growing Deep Collaboration for Research Support,” by Stephanie Crowe, Laura McBrayer, and Ashley Knox describes how “developing a deep collaboration mindset and model” (51) helped library staff at UNC-Wilmington evolve their existing liaison services into a model that benefited both the library and UNC-W as it transitioned to a R2 university. While many libraries do not draw as hard of a line between liaison and functional specialist roles as UNC-W does, the in-depth case study of a library and university in transition would be beneficial for others in similar scenarios. In particular, the “Sample Responsibility Matrix” table would be particularly helpful for other institutions that are looking to conduct an in-depth analysis of their own liaison work in the face of any major library or university transformations.

Chapter 5 discusses an increasingly common librarian-researcher collaboration: support for evidence synthesis projects, also known as systematic or scoping reviews. Because skilled librarians can be crucial to these projects and their success, it is important to have strong working relationships with researchers. This chapter details case studies of the systematic