



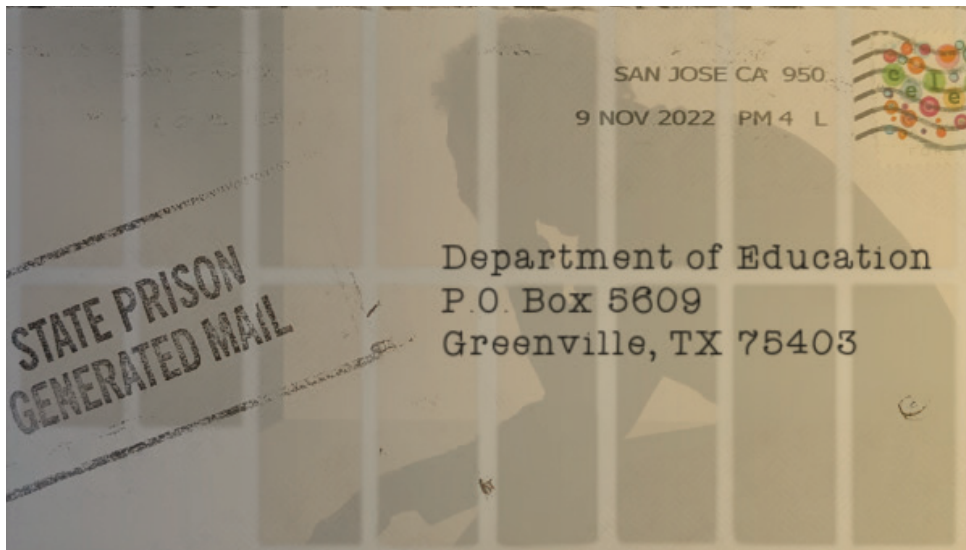
Welcome to College Inside, a newsletter about the future of postsecondary education in prisons.

March 27
2023

BY CHARLOTTE WEST

Education Department offers details on “fresh start”

New info on how to bring defaulted student loans into good standing.



The Education Department published an address where people can apply for “fresh start” — the policy that will bring defaulted student loans into good standing — via mail. Charlotte West/Open Campus

This story was co-published with Slate.

Like 40 million other Americans, Sakina Shakur is anxiously awaiting the Supreme Court’s impending decision on President Biden’s proposal to cancel student loan debt. She would potentially have more than half of the \$32,000 she owes forgiven.

But until just a few months ago, Shakur

couldn’t just pick up the phone or go online when she wanted information about her student loans. Instead, she had to rely on the U.S. Postal Service and 15-minute calls with family members to help her navigate a byzantine maze of loan servicers and federal student aid agencies.

Shakur didn’t have easy access to her loan information because she had spent

more than 13 years as a resident of the Texas Department of Criminal Justice. Her loans went into default when she couldn’t make payments after she was incarcerated in 2009.

That’s all about to change for people inside. At the end of March, the Education Department released new information about how to access a “fresh start” — the policy that will bring all eligible defaulted loans into good standing — online, on the phone, or via mail. The latter is important because it’s often the only way that people in prison can communicate with the outside world. And, it offers a way to get some relief, while thousands of incarcerated borrowers wait to hear whether their student loans will be forgiven.

Sorting through the unknowns

Last September, Shakur wrote me a letter informing me she’d been receiving this newsletter. “I am waiting for the one where you tell me about this new student loan situation now that Biden has done something,” she wrote. “You know we have to rely on our media platforms to tell us the real on how this affects our demographic...The forgiveness process is also unknown.”

In August 2022, President Biden announced a plan that would forgive up to \$20,000 per borrower. That plan has been on hold since October when lawsuits tied the proposal up in federal court. The Supreme Court heard oral arguments in two cases at the end of February. A final decision on forgiveness is expected in June.

We don’t know how many people in prison are also student loan borrowers because the government doesn’t track that. But we do know that nearly one-third of all borrowers have debt but no degree, according to the Education Department. That’s been the case for almost every single incarcerated borrower I’ve talked to, including Shakur.

For her, finding out how she might benefit from student debt cancellation had taken on new urgency because she

would be going home just two months later, in November 2022. She wanted to go back to college once she was out, but worried that her defaulted student loans might prevent her from doing so.

Shakur knew that borrowers in default were ineligible for federal financial aid, including Pell Grants, the main form of aid for low-income students. In the past, defaulted student loans have been one of the biggest challenges for people who wanted to enroll in a prison education program or return to school after they got out. Prior to “fresh start,” the process for bringing loans back into good standing was complicated and time consuming.

She is one of thousands — possibly hundreds of thousands — incarcerated or formerly incarcerated student loan borrowers who would benefit from student loan forgiveness. Not only would it provide relief to people who have been unable to make loan payments from prison, it would also pave a smoother reentry upon release.

In the meantime, the “fresh start” policy could help others like Shakur. In addition to bringing student loans into good standing, it removes the default from borrowers’ credit reports.

Shakur didn’t learn the details of the “fresh start” policy until December when she was trying to sort out her financial aid to go back to college this spring. “I didn’t know what I was eligible for,” she said. “Does that mean my loan interest rate is going to go up if I apply for this? I just didn’t know if it was safe. I was very leery of everything.”

At the time that Shakur was applying for the program, the information provided by the Education Department was scant. She had to scour college and government websites to figure out how to apply. But at least she had access to the internet, unlike nearly everyone in prison.

As an education reporter covering prisons, I field a lot of mail from incarcerated men and women who have questions that they can’t find the answers to inside. Student loans and the return of Pell Grants for college-

in-prison programs are the top two inquiries.

The Education Department is in the process of rolling out an additional telephone number that incarcerated borrowers can use to contact the department’s default resolution group or their guaranty agency to get their loan out of default, according to the nonprofit National Consumer Law Center. But until then, mail is the only option. (As I’ve written about before, most prisons don’t allow people to call 1-800 numbers, and calls are generally limited to 15 or 20 minutes at a time.)

‘I didn’t know any better’

Shakur’s journey as a student was similar to many who are the first in their families to go to college. “When it comes to higher education, I didn’t have any guidance,” she said. “My goal was to just go to college and make a better life.”

When she went to college in 2004, she enrolled at a private, for-profit school that has since closed. She had always been taught that education was expensive, so when the college presented her with a \$30,580 bill for a two-year degree, she didn’t ask questions. She took out loans to cover the costs. “I didn’t know any better,” she said.

A year later, she took a break from school when she had her first child. She tried to transfer to another college, but then put her loans into forbearance — temporarily stopping payments — when she got pregnant again.

In 2009, she was incarcerated. She knew she needed to do something about her loans to prevent skyrocketing interest and bad credit, but from inside, “it took me years to ...to write to the Department of Education and get any response.”

Shakur eventually earned an associate’s degree program in prison through Central Texas College that was paid for with state funding. But she wanted more.

When she was released at the end of November, she immediately applied to finish her bachelor’s in business at the

University of Houston-Downtown. She also enrolled at Houston Community College to finish some general education requirements.

It was a battle to get there — Shakur said prison was an information desert, which was compounded by her general lack of knowledge about higher education. When she filled out the federal student aid application, known as the FAFSA, she received a notification that she wasn’t eligible for financial aid.

Many students would have stopped there. But she kept researching and asking questions.

And even after she applied for “fresh start”, she wasn’t sure if it would come through in time to start classes in January. As a result, her uncle paid for some of her community college classes out of pocket. Luckily, her loans were brought into good standing and now, she’s taking online classes “like a mad woman.” But, while she was waiting for her application to be processed, she spent several weeks biting her nails.

It doesn’t have to be that way, she said. “There needs to be a process while we’re inside,” Shakur said. “Because if not, we’re going to come home to all of this mountain of debt.”

“We have to start a new life when we come home. And those loans, we should be able to take care of them.”

How to request a “fresh start” via mail

Write to the **Education Department at P.O. Box 5609, Greenville, TX 75403**. The department suggests including your name, social security number, date of birth, and the following: *“I would like to use Fresh Start to bring my loans back into good standing.”*

The National Consumer Law Center also advises incarcerated borrowers to note that they are incarcerated in their communication with the Education Department since the department doesn’t have that information on file.



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Reviving women's stories and critiquing the carceral state



The Indiana Reformatory Institution for Women and Girls (1900), the original name of the Indiana Women's Prison. Photo courtesy of Indiana State Library.

Two hundred years ago, women were usually housed in the same prisons as men. But that changed in 1873, when two Quaker reformers, Sarah Smith and Rhoda Coffin, opened the first public prison for women in the United States — what would later become known as the Indiana Women's Prison.

History, it turns out, has a lot to tell us about the current state of women's incarceration. Today, around 172,000 women are incarcerated in the United

States. But although they make up less than 10 percent of the total jail and prison population, women's incarceration rates have grown at twice the pace of men's according to the Prison Policy Initiative.

A new book, *"Who would believe a prisoner?"*, coming out in April, tells a number of shocking stories, ranging from a prison doctor who used his position as cover for nefarious medical research to private prisons run by the Catholic Church. The work, with

chapters written by 10 incarcerated or formerly incarcerated women, challenges many of the things that historians thought they knew about the Indiana Women's Prison.

"By researching incarcerated women of the past...we could revive and tell their stories while slyly critiquing the current carceral state," co-editor Michelle Daniel Jones wrote.

The women's research, which began in 2012 as part of a history class in a prison education program, was intended to be a short brochure. But there was so much material that the scope of the project quickly ballooned as the women found more questions than answers. Ultimately, the book complicates the narrative surrounding the prison's founders.

The team behind the book also had to fight for their own legitimacy throughout the process. Not only are the perspectives of their subjects — incarcerated women — often left out of dominant historical narratives, the incarcerated researchers also risked being dismissed because of their own status.

"We were not supposed to be legitimate, serious scholars doing legitimate work and really changing the narrative," said Anastazia Schmid, who wrote several chapters. "Hence the title of the book, *'Who would believe a prisoner?'*"

'I am one of those women'

Schmid's research honed in on Theophilus Parvin, who served as the prison doctor in the institution's early years. He would later be remembered as one of the most foremost gynecologists of the late 19th century.

Schmid was immediately skeptical when she came across records of his work 130 years later: What exactly was someone like Parvin, a prominent physician who served as the president of the American Medical Association, doing at a women's prison in a backwater state? Schmid suspected the doctor might be using his position as

cover for using the women as human guinea pigs.

Professor Kelsey Kauffman, who taught that first history class, asked Schmid what theoretical basis she had for such a wild theory. Other scholars had, after all, documented Parvin's unquestionable contributions to fields

of gynecology and obstetrics.

"I know," Schmid shot back, "because I am one of those women."

Schmid's own traumatic experiences with prison health care after she was incarcerated in 2001 informed her approach to historical research. During

her incarceration in Indiana, she spent two years at a state psychiatric hospital in a state of "chemical restraint," where she was drugged with an extreme and potentially lethal amount of psychotropic medications, she said.

Based on her own lived experiences, she was sure the doctor was exploiting incarcerated women as human guinea pigs. Parvin would have seen the prison as the "most opportune space to ...poke and prod and do whatever the hell he wanted to do to these women," she said.

As Schmid researched further, her hunch was correct. Parvin conducted medical trials, subjected women to experimental surgeries, and tested drugs on them.

"Myself and probably every other woman in this project, somewhere along the lines of the research, we found one of these women in history whose story so closely paralleled our own experience," Schmid said. "How could we not highlight the women themselves in their stories?"

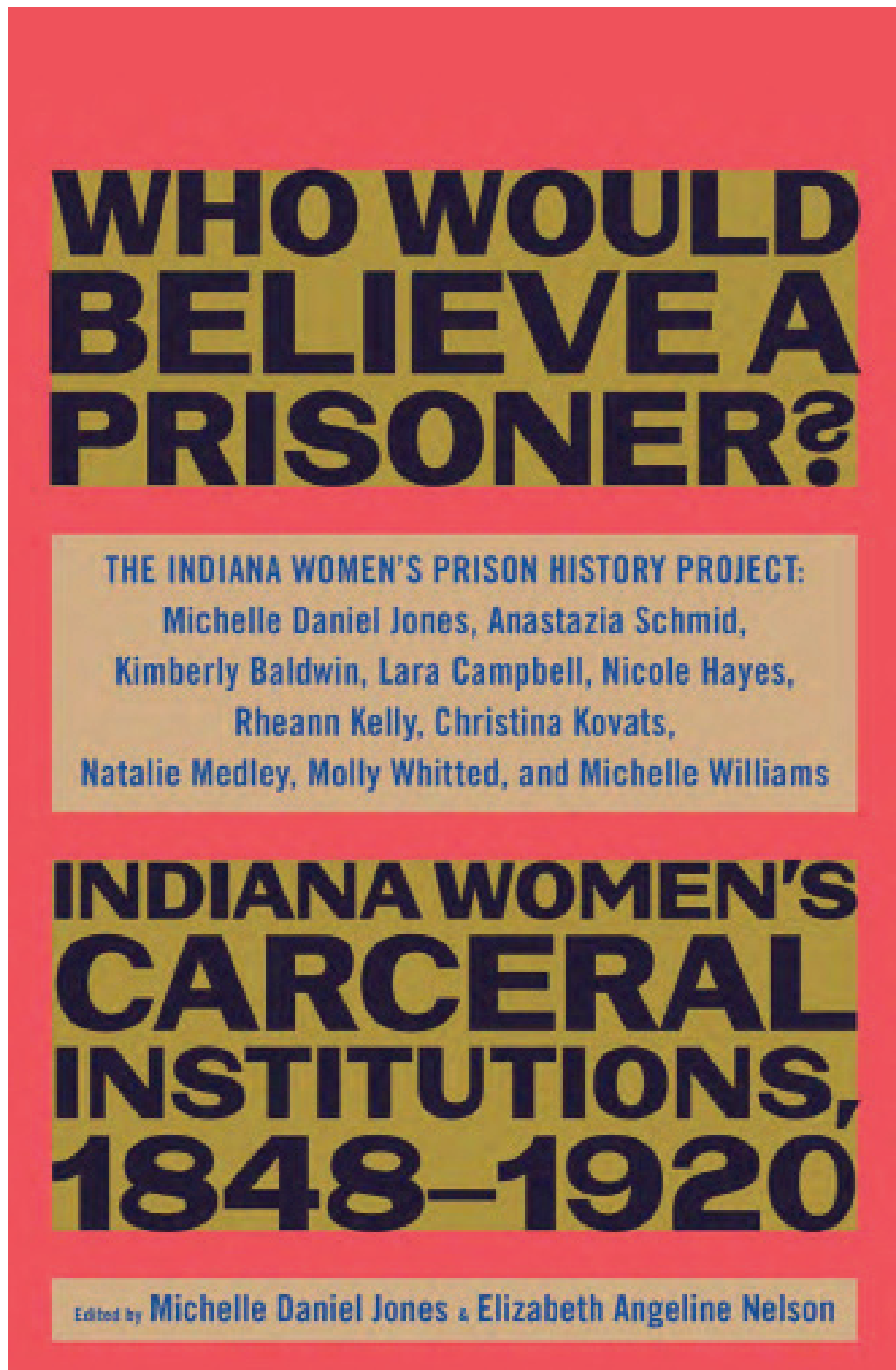
A missing piece of history

Prior to 1873, women who were convicted of crimes in Indiana were housed at the men's prison in Jeffersonville. Smith and Coffin sought to create a more gentle, humane institution run by women for women. So, they opened the Indiana Reformatory Institution for Women and Girls, the prison's original name.

"It was supposed to be a very ...feel good kind of story," said Schmid, who was released in 2019 after a federal court overturned her conviction. After finishing a graduate program in medical humanities, she now works as an independent scholar.

But what Schmid and her peers found was not the expected tale of female reformers rescuing female prisoners from male institutions. The women under Smith and Coffin's care were often subjected to unsanitary conditions, corporal punishment, and grueling work in the name of saving their wayward souls.

To help offset the cost of running the prison, the women labored in the prison



A new book about the origins of the Indiana Women's Prison, written by the women incarcerated there, challenges many of the things that historians thought they knew about the first public prison for women in the United States. The book comes out in April 2023. Image courtesy of The New Press.

laundry and helped fulfill manufacturing contracts by sewing overalls and shirts. In essence, the authors describe a 19th century blueprint for modern, for-profit prisons.

They also found that the Quakers weren't the only religious group attempting to get poor women and girls back on a righteous path. The research team discovered that women convicted of prostitution had been incarcerated in private facilities run by the Catholic Church prior to the opening of the public prison — a missing piece of the history of women's incarceration.

Origin stories

As the realities of what happened at the first women's prison came to light, the research team lifted up the stories of incarcerated mothers, daughters, and sisters who were very nearly forgotten by society. Almost every chapter in the book is named after one of the women they found mentioned in the archives.

It wasn't just the stories of historical figures like Belle, Minnie and Mary Jane — all women who had been incarcerated at the Indiana Women's Prison in the 19th and early 20th centuries — that they hoped to tell. The research team also wanted to focus on women because they are often overshadowed by men in contemporary discussions of mass incarceration, Schmid said.

They also took a research approach that acknowledged their own positionality to their subjects. "We just really own that the way in which we are observing the archive is valid, even in this captive experience," said Daniel Jones, who was released in 2017 and is now a Ph.D. student in American Studies at New York University.

She said she wanted to write the history of the Indiana Women's Prison to help people understand women's incarceration today.

"I'm a person who's interested in origin stories: how in the fuck did we get here?" Daniel Jones said. "We've got to go back to the very, very beginning."

"Who Would Believe a Prisoner? Indiana Women's Carceral Institutions, 1848–1920" will be available from The New Press in

April. It was authored by members of the Indiana Women's Prison History Project and edited by Michelle Daniel Jones and Elizabeth Nelson with a preface by Kelsey Kauffman.

News & Views

- A number of civil rights groups published a letter in mid-March related to Louisiana's decision to transfer youth in the custody of its Office of Juvenile Justice, the agency responsible for the care of youth in the juvenile system, to the Louisiana State Penitentiary at Angola. The groups are urging the Education Department to launch a federal investigation into the impact of the state's decision on the general and special education rights of the youth incarcerated at Angola. Read more in *The Advocate*.

- The nonprofit Council on Criminal Justice's Task Force on Long Sentences new report, "How long is long enough?," found that the number of people serving long sentences has increased. In 2020, 63% of people in state prison were serving a sentence of 10 or more years, up from 46% in 2005.

The report noted that few incarcerated people serving long sentences are able to access rehabilitative and educational programming. People with long sentences are excluded from program participation because of eligibility restrictions and they are often housed in secure facilities where fewer programs are offered.

- The RAND Corporation published a new report assessing the impact of COVID-19 on prison education programs. A survey of state correctional education directors indicated that most instruction in 2020 was either halted or suspended and/or that in-person instruction was suspended in adult basic education, adult secondary education, vocational education, and college programs. Because of COVID-19 outbreaks among staff and incarcerated people, both program enrollment and the number of credentials earned significantly decreased in 2020. The report also noted that the pandemic helped accelerate the adoption of online and hybrid learning models and the use of technology for prison education programs.

About this newsletter

Welcome to College Inside, a newsletter about prison education produced by Open Campus, a national nonprofit newsroom. Topics we cover include college-in-prison programs, Pell Grants for incarcerated students, career and technical education, and education in juvenile justice facilities, among other higher education issues.

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