

Student loan strategist who's helped borrowers repay more than \$50 million in student loans is now on a mission to help Black students pay less for college

In Borrowing While Black, Dr. Tisa Silver Canady shares insider tips on how to graduate with less debt

[Bowie, MD] Dr. Tisa Silver Canady knows what it costs to strive for academic excellence. As a financial wellness expert with three degrees under her belt, she's become intimately acquainted with how it feels to be a person of color navigating the financial aid system in this country.

But as a student loan strategist who has advised students on how to pay back over \$50 million in student loans, she's also seen how inherent systemic inequities make school more costly for Black borrowers. Even without the impacts of the coronavirus, student loan debt will negatively impact many Black students' abilities to build future wealth because Black students are more at risk than other groups. In the midst of the coronavirus pandemic, she is concerned that this already disadvantaged group may experience further setbacks.

"Not everyone is good at virtual studying, not everyone has a strong WiFi connection, not everyone has a quiet space to learn," Silver Canady says. "The pandemic is absolutely going to affect the success of students, and any disruptions stand to affect Black students even more because they are already more vulnerable. It may mean they have to repeat classes, stay in school longer, and ultimately end up borrowing more."

Dr. Silver Canady wrote *Borrowing While Black* to help Black borrowers get more strategic about their student loan decisions. The book, which is the first in her *Melanin, Money, and Matriculation* series, shares insider strategies for smart student loan borrowing and repayment.

She believes that now more than ever Black students must get strategic about the student loan debt that will dictate their financial futures.

"COVID-19 could really exacerbate the student loan crisis for Black borrowers because we typically borrow more and graduate less," Silver Canady says. "Black students cannot afford to ignore their student loan debt situation during this pandemic."

Written as a step-by-step manual, *Borrowing While Black* is a quick, easy, read ideal for students, parents, or anyone who wants to get actionable tips on how to save money on student loans. In it, the author breaks down simple ways to borrow less, like how to revise your course sequence so you graduate on time or when it makes sense to attend a community college in order to save money on introductory courses. For first-generation students who may not have people in their family to ask about the process of paying for college, this book lays out where to get critical information that can save you thousands of dollars.

A concise yet thorough presentation of what borrowers need to do, the book was designed to help students maximize the payoff of their educational investment at the lowest cost to their families.

Borrowing While Black [is available on Amazon.com](https://www.amazon.com).

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