

“IT’S LIKE
I OWE
\$40,000 FOR
BEING

By
Jennifer Gerson
Uffalussy

Campus sexual assault traumatizes survivors’ bodies, minds, and...bank accounts. In part two of our investigative series on the national student-debt crisis, *Cosmo* uncovers the hidden connection between college rape and financial hardship.

Illustrations
by
Matt Chase

RAPED.”

Amy Cross just wanted to dance. Growing up in Alaska, ballet was her passion. So big were her dreams—and talent—that she moved thousands of miles away for college, taking out major loans to go to a school that had accepted her into its dance program. “I had my future planned out,” she says, “and it all revolved around dancing.”

She arrived on campus in August 2012. Everything felt exciting and promising—the beautiful surroundings, the close friends she quickly made in her dorm, the fact that she was the only freshman admitted into advanced dance classes.

And then, in early November, she was raped. Her roommate’s boyfriend was visiting, so after a night of party-hopping, Amy crashed on a friend of a friend’s futon to give them privacy. She remembers being vaguely aware of someone climbing onto the futon with her. The next thing she recalls is waking up to see him putting on his pants.

Amy’s friends drove her to a hospital, where she spoke to a police detective and had a rape kit performed. By winter break, her assailant was expelled. With her rapist gone, she was optimistic she’d be able to carry on with her life according to plan. Instead, groups of guys started staring daggers at her in the dining hall. She was told they called her *slut* and *bitch* behind her back. Sophomore year, deep in depression, Amy moved home to attend a local state school—one without a dance major. Her credits didn’t all transfer, but her emotional trauma did. So did tens of thousands of dollars in student-loan debt.

Amy, now 23, isn’t the only victim to pay a steep price. An estimated 13 percent of female undergrads are sexually assaulted each year, according to a study by the Association of American Uni-

Some survivors end up paying tuition and loans for degrees they couldn’t finish.

versities. That’s more than 1 million women. In addition to psychological anguish, many cope with financial repercussions in the form of crippling loans—a consequence that has been mostly ignored by colleges and the media. Adding to the problem: Survivors’ best recourse, a set of guidelines issued during the Obama years, was just scrapped by the Trump administration.

Amy has sought help from a survivors’ hotline and a victim compensation board, “but I got the message that I just have to deal with this burden myself,” she says. “So now, I’m paying off student loans for a school where I was assaulted and forced out socially and could not graduate from. It’s like I owe \$40,000 for being raped.”



Victimized Twice

The louder the national conversation about college sexual abuse, the better, says psychologist Zoë Peterson, PhD, director of the Sexual Assault Research and Education Program at the University of Missouri at Saint Louis. But while survivors’ voices are being brought to the forefront, she says, “the focus is typically on the mental and physical health consequences of assault—and these things can lead directly to financial consequences.”

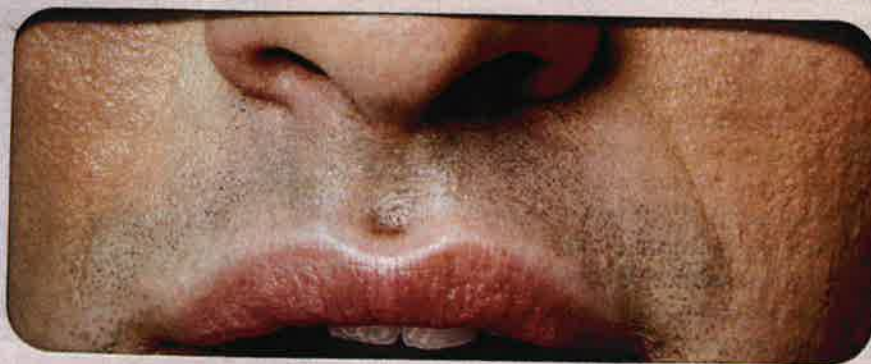
Huge ones. The average sexual-assault victim will pay an estimated “rape tax” of \$122,461 over her lifetime in medical and legal bills, lost work productivity, and other costs, per 2017 CDC data. For student survivors, that number can soar even higher, via thousands upon thousands in lost tuition and/or student loans that snowball as victims struggle to get through school.

1 in 5

undergraduate women will be sexually assaulted before leaving college, according to multiple estimates.

Financial Aid Office
1397 Huntley Dr.
Somewhere, USA 01011

FINAL NOTICE



“In many cases, an assault paralyzes someone from learning for a period of time,” says U.S. Congresswoman Jackie Speier, who has worked with survivors. “Victims may want to take a leave from their school for six months, maybe even a year—because they don’t want to be near the perpetrator and they want to heal. But they may be in the middle or at the beginning of a semester and they can’t get their tuition reimbursed.”

Some 58 percent of campus sexual-assault survivors fail to graduate on time or at all, according to a pilot study by Sharyn Potter, PhD, executive director of research for the Prevention Innovations Research Center at the University of New Hampshire. And 67 percent endure academic fallout, like flagging grades, which can lead to lost scholarships.

“Many drop out and can’t pursue the career trajectory they had planned,” says Potter. They’re stuck with big loans—and no way to pay them. Even worse: College dropouts make 34 percent less than people with bachelor’s degrees do, and they’re also two to three times as likely to default on their

Where to Seek Financial Help



Your School's Title IX Office

The Obama administration's specific Title IX guidance has been revoked, but schools may still be able to provide survivors with counseling, help pay for new housing, or reimburse tuition for course withdrawals.



Crime Victim Compensation Boards

Survivors who report their assault to law enforcement can also seek victims' compensation for medical costs and counseling. Benefits vary by state, so check with the National Association of Crime Victim Compensation Boards (NACVCB.org) to learn what's available in your area.



Abortion Funds

If you become pregnant after an assault and wish to terminate, contact the National Network of Abortion Funds (AbortionFunds.org), which can help cover the costs of the procedure. Oftentimes, these funds can also assist with travel and lodging.

Amy Cross is moving on after being raped—but she faces a monthly reminder of the assault.



student loans, which they typically have to start paying six to nine months after leaving school.

The emotional toll can be staggering. “The added burden of loans for programs a survivor did not complete or costs involved with transferring compounds the trauma that survivors face in the aftermath of the crime,” says Potter.

Erin Bergen, 23, knows this all too well. After being sexually harassed and assaulted in 2014 during her freshman year at a small Midwestern college, she felt alone and afraid. “Sexual assault was not talked about on my campus,” she says. Only after getting involved with survivor groups did she file a complaint with her school. The process was frustrating and emotionally draining, she says. “I was spending more time in fear than on my schoolwork.” Fed up, she dropped out, taking nearly \$11,000 in student loans with her.

Now working as a nanny, she remembers her goal to become an elementary school teacher. “I think about it all the time,” she says. “It’s one of the happy places I go, to this hypothetical classroom.” But no degree means no teaching job, and she’ll likely have to take on more aid to re-enroll in college. “My financial future is up in the air,” she says. “I’m not sure I’ll ever be able to have the career I want.”



Nowhere to Turn

“The idea that victims should pay for an education they can’t receive because a school did not appropriately address sexual violence on campus is absurd,” says Fatima Goss Graves, president and CEO of the National Women’s Law Center. But the truth is that schools aren’t always to blame. Many have no idea why certain people drop out, says Potter, especially if it happens semesters after an assault. And because awareness around the fiscal

“After being assaulted, I was spending more time in fear than on my schoolwork.” —ERIN BERGEN, 23

67
percent of sexual-assault survivors say their academics suffered after their assault.

fallout is so dismal, victims may not even think to ask universities for help with tuition (neither Amy Cross nor Erin Bergen did).

While it seems cruel for lenders to press assault victims to pay up, many are similarly clueless about their borrowers’ circumstances. “I haven’t heard any specific questions about sexual assault and student debt,” says Karen McCarthy, director of policy analysis for the National Association of Student Financial Aid Administrators. (That said, if a survivor *were* to protest, outright loan forgiveness is exceedingly rare.)

A student’s best chance for financial relief is Title IX, the seminal, if vague, 1972 legislation that outlaws sexual discrimination in education. The Obama administration issued a series of clarifying guidelines telling schools to offer sexual-assault survivors personalized help with things like academic tutoring and to allow them to withdraw from courses “without penalty.”

These guidelines were a godsend for Sage Carson, 22. After enduring a series of assaults at her East Coast state school, her class schedule ensured she’d run into her abusers on a daily basis. She wanted out. But her grades had fallen after the attacks, making it impossible for her to secure enough scholarship money to transfer. She reached out to her school’s Title IX coordinator for help.

“She really understood that if they didn’t accommodate me, I was going to have to leave,” says Sage. The coordinator helped Sage change her major—thereby avoiding her abusers on campus—but keep her scholarship money, which had been tied

If You Are Sexually Assaulted on Campus...

1 Get someplace safe.

That could be your dorm room (have a friend meet you there) or somewhere in public.

2 Do not shower, brush your teeth or hair, go to the bathroom, or change your clothes.

If you decide to pursue legal action, you'll need as much evidence of your attacker's DNA on you as possible.

3 Go to a hospital or rape crisis center for STI testing and emergency contraception, if necessary.

Once there, you can also ask for a forensic exam, or "rape kit," which can be used as evidence if you choose to press charges. (To find your nearest rape crisis center, visit Centers.RAINN.org.)

4 If you choose not to report your assault to the police, you can still pursue a case on campus.

Contact your school's Title IX coordinator for guidance.

Ask your Title IX coordinator for help getting any other resources you may need, including counseling, changes to your class schedule, alternate housing, and financial assistance. Even if you don't proceed with an investigation, you may still be entitled to this support.

SOURCE: KNOW YOUR IX

to her academic focus. "My grades went up," says Sage. "I ended up doing really well."

Sage is among the lucky unlucky ones, the number of whom may soon plummet. Current Secretary of Education Betsy DeVos jettisoned Obama's Title IX guidelines in September. She referred schools to less stringent interim guidelines while she works on new ones—the substance of which is still anyone's guess. (A Department of Education spokesperson says that assault survivors' financial issues will be considered.)



The Right to Relief

There is still hope for young women hit by sexual assault and mounting debt. In September, groups including the student activist organization Know Your IX collected more than 100,000 signatures on a petition urging DeVos to enforce Obama-era guidance on Title IX. Even if she doesn't, victims can fight for financial justice on the state level, says



Alyssa Peterson is a sexual-assault survivor and activist fighting for victims' rights.

sexual-assault survivor Alyssa Peterson, a policy and advocacy coordinator for Know Your IX. Her team trains students to do just that. It recently released sample legislation—which women can lobby for on their own campuses—urging colleges "to ensure the financial costs of sexual or domestic violence do not push survivors out of school."

Last year, based on Peterson's and Know Your IX's research, Congresswoman Speier sent an official letter to the U.S. Department of Education's Office for Civil Rights, asking it to help student assault victims get loan relief. It's a reasonable request, says Maggie Thompson, executive director of Generation Progress at the Center for American Progress. Activists and experts have been debating whether student loans should be forgiven after traumatic events like natural disasters and school shootings. "That same question should exist for survivors of campus assault," says Thompson.

The momentum will likely keep building, regardless of what happens in Washington, says Potter. "There are too many schools that have already taken important steps to reduce and correct this problem," she explains. "I just can't see them moving backward now." Indeed, many colleges have said that DeVos's announcement won't change their procedures.

Amy Cross, meanwhile, now holds a degree in sociology and works for the University of Alaska on violence-prevention initiatives. She's happy with her life, even without the dance career she'd imagined. But her monthly \$178 loan bills are a sharp reminder of her assault.

"Every month, when I make that payment, it feels like a huge slap in the face," she says. "I don't have a degree from that school, but I'm paying for it anyway." ■