MEDIA & REPORTER GUIDE | CONCEPT DRAFT

Borrower Voices Library

Public audio from student-loan borrowers enrolled in income-driven repayment plans, kept connected to interview questions, pseudonymous profiles, summaries, and research themes.

HEAR THE POLICY EXPERIENCE IN BORROWERS' OWN WORDS

OPEN THE LIBRARY

CURRENT PUBLIC LIBRARY SCOPE | AUGUST 2026

60
consented borrowers

1,291
public audio clips

32
interview questions

5
major themes

WHY THIS RESOURCE MATTERS

Most student-loan coverage begins with balances, payments, and policy announcements. This archive lets reporters hear how repayment rules are experienced through work, family decisions, financial pressure, trust, forgiveness, and psychological well-being.

FOR JOURNALISTS

Six story ideas from the archive

Each angle can be explored through multiple participants, interview questions, demographic filters, and connected research findings.

01 Uncertainty can structure adult life

How changing repayment rules enter decisions about homes, children, partnerships, retirement, and major financial commitments.

02 Administrative burden becomes lived stress

What borrowers do when official guidance is unclear, counts change, paperwork accumulates, or forgiveness decisions remain unresolved.

03 What forgiveness changes

Borrowers describe forgiveness as relief, disbelief, greater mobility, and the reopening of futures that once felt conditional.

04 The mental-health consequences of repayment

How financial strain, rumination, uncertainty, and severe distress appear in borrowers' accounts - without treating debt as a single cause.

05 When debt reaches household necessities

Listen for the tradeoffs involving groceries, childcare, housing, savings, medical costs, and other obligations.

06 Trust is part of repayment behavior

Explore how servicers, federal guidance, political reversals, and peer communities shape confidence in the system.

Need a narrower angle? Contact Daniel for help identifying interview questions, borrowers, and survey outcomes relevant to a deadline.

NAVIGATE THE ARCHIVE

Five pathways into borrower experience

The library is organized around broad interview themes while preserving each clip's exact question and participant context.

01	**College and repayment history**	Borrowing knowledge, repayment pathways, balances, qualifying payments, and the start of the debt story.
02	**Mental health and well-being**	Financial stress, psychological distress, coping, uncertainty, and sensitive accounts of severe harm.
03	**Work, family, and material life**	Careers, PSLF job attachment, relationships, children, housing, food security, savings, and retirement.
04	**Policy, trust, and administration**	Servicers, paperwork, information gaps, changing rules, government trust, and administrative labor.
05	**College value, forgiveness, and reflection**	Whether college was worth it, what forgiveness changes, and how borrowers interpret the experience.

FEATURED STARTING POINTS

PSYCHOLOGICAL WELL-BEING

Florence Gause

Policy uncertainty, financial pressure, and distress.

FORGIVENESS ACHIEVED

Real Educator

What forgiveness changed in finances, choices, and the future.

FAMILY AND DELAYED DECISIONS

Sola Ray

Relationships, family planning, and adulthood under uncertainty.

RESPONSIBLE REPORTING

Use the voices with context and care

The archive is designed for listening and discovery. Public streaming access is not permission to download, rehost, or broadcast a recording.

BEFORE USING AN AUDIO EXCERPT

1. Contact Daniel before broadcasting or reproducing audio.
2. Use the participant's pseudonym and preserve the interview-question context.
3. Do not identify, search for, or infer a participant's real identity.
4. Use content warnings for distress, self-harm, suicide, or other sensitive material.
5. Do not treat interview counts or coded themes as population prevalence.

METHODS AND SCOPE

Interview collection

Interview data collection began in May 2026 and remains ongoing.

Public-audio subset

The public library contains 60 pseudonymous student-loan borrowers enrolled in income-driven repayment plans whose approved clips are included with consent.

Wider corpus

The connected qualitative project currently includes 67 borrower interviews.

Organization

Clips remain connected to participant profiles, exact questions, summaries, and borrower mental maps.

Interpretation

Themes support qualitative interpretation and public navigation; borrower mental maps are not clinical assessments.

RECOMMENDED ATTRIBUTION

Audio from the Borrower Voices Library, part of More Than a Monthly Payment, a University of Memphis research project led by Daniel A. Collier.

INTERVIEW OPPORTUNITIES

Daniel A. Collier, Ph.D.

Available to help reporters interpret the archive, connect qualitative stories to survey findings, and place student-loan developments in policy context.

EXPERTISE

- Student loan debt
- Public Service Loan Forgiveness
- Income-driven repayment
- Administrative burden
- Borrower well-being
- Higher education finance

AVAILABLE FOR

Breaking news, television, radio, podcasts, background conversations, data interpretation, and research summaries.

CONTACT AND RESEARCH LINKS

Email	Dcllier6@memphis.edu
Library	https://borrower-voices-library.daniel-anthony-colli.chatgpt.site
Project website	https://more-than-a-monthly-payment.daniel-anthony-colli.chatgpt.site
Research hub	https://daniel-collier-research.daniel-anthony-colli.chatgpt.site

SUGGESTED CITATION

Collier, Daniel A. (2026). *Borrower Voices Library: A public audio archive of student-loan borrower experiences.* More Than a Monthly Payment. University of Memphis. https://borrower-voices-library.daniel-anthony-colli.chatgpt.site