ginger with blue eyes. He flirted in a way that would be showing off if he weren't so bouncy and cute. He came over to talk to us between games and Sylvie found a way to ask if he was into rock climbing. Daniel looked at both of us by letting his eyes meet ours for a few seconds before he looked at the other one. Maybe he was trying to read us to figure out how to answer the question before he snorted and said, "Of course I'm *into* rock climbing." Sylvie kept trying to talk him up but I was the one he leaned in to kiss outside before we said goodbye. I liked him enough to text him my number.

It still surprised me whenever Daniel texted me over the next few weeks after Emilia was back home. Most of his texts said—not asked—to come meet him at the Rhino or wherever he was already playing pool. We left and walked up the street after I got there. He paused to see what was going on at the Badlander, and then beelined for Al and Vic's, where he could dominate most games of eight ball by way of being a shark. This, predictably, didn't always make people the happiest, but it was fun to watch.

4

Economics Learned, Not Taught

Every single aspect of higher education felt like a particularly cruel game, or like I was really getting an advanced degree in irony. A degree had been waved in front of my face like a certificate out of poverty. The fact that the loans sank me further into poverty wasn't lost on me, but they were a means to an end. I kept my eyes focused only ahead. In the process, while some of my classmates had parents who paid their tuition and possibly their living expenses as well, I dug a deeper hole of debt with every semester. When I missed a class, I could calculate the dollar amount that had been wasted by my absence.

The idea of college as a place that young people went to party and

make friends was a totally alien concept to me—not that I wouldn't have loved to do those things. But between being years older than everyone else and having to work to feed and clothe and house myself and my kid, it was ludicrous even to long for it. Whether or not any person I passed in the halls liked me was irrelevant. I wasn't there to be liked, I was there to work. Things like recertification paperwork for food stamps and making sure I had a babysitter for my Tuesday evening Montana Writers Live class, which sometimes went until 10 p.m.—those were the things that mattered.

It took about a year at U of M before I felt like I belonged at that college at all, like someone wasn't going to point and stare or tap me on the shoulder and usher me out. But by my senior year, I no longer shyly wandered through halls unsure of where I needed to go. If I decided to get myself a special treat like a burrito roll—refried beans inside of a crusty dinner roll for a dollar fifty—and an Americano, I felt like I was just like everyone else, like I had the right to be there.

At fifteen years old, when I first approached my dad with a pamphlet for college, his response without pausing to look at what I held in my hand was an immediate "How are you going to pay for that?"

I blinked and let the hand holding the information packet fall to my hip. My eyes sank to the floor next to my dad's computer chair. This was why no one ever asked him for anything when he sat there at the end of the month, checkbook out, entering amounts in the computer program he used to balance his account while he opened envelopes and sighed. I mumbled, "I dunno," and sat on the couch next to his desk, knowing I was in for a lecture. I had hoped he'd be excited, maybe even a little proud of me. Instead he walked me through the budget of our family's monthly expenses while I nodded like I understood. My application and information packet for Whitworth College remained unopened on the coffee table.

Both of my parents had pretty good jobs by then. My mom, who

was now a social worker for foster children, started college when my little brother began kindergarten. She became the first one in our entire family to have not only a bachelor's degree, but a master's in social work, too. Dad had worked his way up to a project manager position for an electric company in Seattle. I would have understood if they'd talked to me about what to do, if they'd at least offered their help in figuring out how I *would* pay for college. Instead I got another lesson on budgeting.

Their expectations once I got my driver's license had been simple: get a job, move out, take care of myself, and never come back—especially not asking for money. At just ten years old, I was making my own money babysitting kids at my house while my mom was at home. By middle school I spent most of my time outside school babysitting, sometimes full-time as a nanny for the whole summer. In high school, my parents helped me with building my resume and filling out applications for jobs. Dad even bought me a car. It was only worth a thousand bucks or less, but I knew that car had an invisible value. Providing me with a vehicle to get to work was important, not frivolous like an application for a four-year degree at an accredited university would be. I got the sense that not only did work have the greatest value, but I, too, only had value if I was working.

For the remainder of my junior and senior years of high school, I sat next to kids who talked about college tours and ACT study guides and rolled their eyes over their parents bugging them about it. "Where did you apply?" and "Where did you get in?" were favorite topics in those minutes before class while I tried to look deeply engrossed in my book. I never asked how they were going to pay for that, but I wanted to, because up until that conversation with my dad I hadn't wondered how other people could afford to send their kids to college. I assumed parents paid for everything like it was some kind of extended part of raising kids. Like teaching them to drive,

you walked around college campuses and did a whole tour before deciding which ones to apply to.

My interest in school waned while my classmates took Advanced Placement classes that would allow them to test out of general education courses their first year of college. They aced tests in anatomy and physics while I struggled to keep up. They took Latin instead of Spanish. They applied to handfuls of schools, speaking of state schools with a deflated tone, using terms like "safety schools" while their friends told them they wouldn't need a fallback. Everyone had to get in somewhere.

Meanwhile, my parents and I didn't go online and fill out a FAFSA, the application for student aid. My mother was fully checked out by that point and my father really didn't seem to want to talk about college, or my dreams, or what I wanted to study. What was important to him was that I knew just how much money it cost him to feed, house, and clothe my brother and me.

This is why it shouldn't have surprised me when my dad never called back after I asked him for help with paying for Emilia's day camp that summer. It would be the last time we ever spoke to each other.

Transferring to Missoula from Skagit Valley College, a community college an hour north of Seattle, hadn't been difficult, but the timing was perhaps not the greatest, since I moved in the middle of the school year. My initial plan was that I could transfer to Missoula's community college, but once I walked around the U of M campus when I visited for a week the summer after Emilia turned four, I knew I needed to take the leap and apply to the university. Going there, ultimately for the creative writing program, had been my dream since before I found out I was pregnant, but it was still one that I questioned if it was affordable

to act on. In filling out the application to transfer, I declared sociology as a major to be on some imaginary kind of safe side.

Immediately after Emilia and I arrived in Missoula mid-December, I worked on getting all my paperwork handed in so I could start at U of M the following month for spring semester. I already knew that a lot of my credits didn't transfer, and that was fine since they still counted as electives. I found out I needed an MMR vaccination and that was okay, too, since I could get it at the clinic on campus. But at my first meeting with my guidance counselor, I learned I was not considered a Montana resident—and nonresident tuition was almost triple what it was for a resident.

I wanted to tell her that I had waited six years to sit with her in that windowless office, to relay in painful detail all the things I had to go through to get there. But there was no point in that. Instead I found out that a full Pell Grant, a scholarship, and a maximum amount of loans wouldn't come close to covering half the cost of tuition for one semester as a full-time nonresident student.

"Oh, you won't be able to go full-time," the person in the next office said. His title was "Residency Specialist." "You have to work toward residency."

"But I moved here," I said. "I mean, I moved my four-year-old kid here and all our plants. We're definitely residents, just new ones."

"Yes," he said, "but if all the students who moved here for college from out of state were suddenly residents, or could gain residency while going to school full-time, they'd all pay that lower amount in tuition by their second year."

"Ah," I said, my ears burning with the need to tell him I was different. I had forgotten the part of the game where no one's education mattered more than the money the university could make from your opportunity to soak up all that learning. God forbid they would make it affordable or easy.

He grabbed several pieces of paper out of a bottom drawer in his desk and turned them around so they faced me. My wait for residency wouldn't start ticking down from a year until I had a local license, I registered my car with local plates, and I had a postmarked utility bill with my name and local address on it.

"You can take up to six credits a semester until then," he said, leaning back in his chair. He moved his cheeks to inch his glasses a little bit up the bridge of his nose while he laced his fingers together, resting them on his belly, which was covered by a maroon sweater with a growling bear. *What is it with these people and grizzly bears?* "And you must send me updates, like when you've crossed another item off the list." He looked down at the paper and frowned, then opened his top drawer. "There's usually one of my cards stapled to it . . ." He rustled around a bit more, then reached for the papers in front of me to scribble his name and email address on the top one. "There, you can just email me scanned copies."

"Six credits? That's like two classes." I looked at the second page, where it listed resident and nonresident tuition. Six nonresident credits were the same cost as twelve for a resident.

When I looked up to see if he had a response, I saw he had leaned back in his chair again, expressionless, and I knew our meeting was done.

There seemed to be a skill set required to navigate all of this that I not only lacked, but couldn't have identified or acquired if I had tried. While everyone around me bustled from one building to the next in blowing wind and snow, their heads covered in thick, maroon beanies, I wasn't sure where I needed to go to get a fucking booster for measles, mumps, and rubella. But I had something more important to figure out first: how to pay for day care.

Childcare Resources had its own office in the University Center, which also contained the bookstore, my new credit union (box

checked for residency with that), a store with a huge wall of refrigerated beverages, and a cafeteria upstairs. In the center, reaching up toward the glass ceiling, huge tropical trees and plants grew—complete with a water feature—and apparently had no idea that it was winter.

Outside the child care office were two corkboards full of flyers for food stamps, Free Student Legal Assistance, and several advertisements for jobs that ranged from dishwashers in the cafeteria upstairs to a nanny up in a wealthy neighborhood everyone called "The Rattlesnake." Most of the advertisements offering services like babysitting charged as much (or more) an hour as I did to clean houses. I only had one client so far, with another possible position cleaning an office building at night, but I wasn't sure how that would work with my new roommate. I had also recently discovered that the going rate for a private housecleaner was a lot less in Missoula than it had been in Washington. I wasn't sure how cobbling together my own clients would work in the long run if I only got thirty bucks on days I could work.

At the campus office, they had access to several day care sites considered to be "on campus," and they could also help with applications for grants to pay for them. The good news was that everything worked on a sliding scale, and it covered the hours I spent in class or at work. But they didn't include travel time and certainly not the hours I spent on homework. And the day cares weren't open during evening hours, when I had a number of classes. This meant that child care could still cost me up to five hundred a month. I estimated they would allow me to start with two days a week of child care, but I really needed to enroll for at least three if I wanted to build my housecleaning client list.

This was a maze I had traversed dozens of times. Questioning the logic was useless, since there simply wasn't any. All government assistance programs operated on the assumption that every person who

walked into their office brought with them the possibility of scamming them in some way. We were asked detailed questions about our assets, what kind of car we drove, or if we had a burial plot—not because the government cared, but to determine if there was money hidden that we didn't disclose. It was ridiculous to imagine that anyone would try to pull a fast one by spending hours at a government assistance office in the middle of the workday so they could possibly leave with a couple hundred bucks a month for food. But this was how I had spent hours and sometimes entire workdays of my life, convincing authorities that I wasn't a criminal. These invasions of privacy caused me to fidget and squirm but I submitted to them, like everything else, because it was another means to an end.

My classes began in January, only one month into my residency. I walked twenty minutes to campus from our downstairs apartment in one of the oldest houses in Missoula, breathing in the crisp air. I couldn't help but smile. From the middle of the pedestrian bridge, I took a picture with my flip phone of the Clark Fork River. The people heading in the same direction as me all looked to be in their early twenties, with their chins tucked into their scarves or the tops of their jackets, hands deep in their pockets, a brand-name backpack facing me as they walked farther ahead. I looked down at my faded Carhartt jacket and old Sorel boots and felt like I always had on the first day of school: a nerdy new kid who didn't know what to wear in order to fit in. If the clothing didn't make me stick out, then being a single mom in my thirties, a life most of my classmates probably couldn't comprehend, definitely would. Just thinking about doing group projects made me take a big breath and hold it.

Not even three steps on campus, and I knew I had to fight for the original reason I applied: to get my Master of Fine Arts in creative writing. In those years, U of M's writing program was still touted as one of the top ten in the country. Before finding out I was pregnant

with Emilia, the chance at immersion into this greatness was the only thing I'd ever really wanted. I saw it as my one opportunity to be a writer—a real writer, with a book on the shelf at places like Elliott Bay Book Company in Seattle or weathered paperback copies in used bookstores and free little libraries. It was all I had ever dreamed about since I was ten years old.

Somehow this dream didn't feel like it applied to me anymore. My "place," even as a registered, paying student entering a four-year institution, and a junior with good marks, made it feel like an MFA would not be possible. Like I couldn't afford to dream about it unless I could somehow prove that it would result in a semi-decent job. This type of judgment, this question of if I was part of the "deserving poor," haunted me. Who I had to prove this to or who actually judged me for my choices was never clear, because it felt like everyone most of the time: from what I bought with food stamps to if I went out for coffee with a friend in the middle of the day. The paranoia that I would somehow get caught in a frivolous moment never left me. After several years on government assistance, my value as a member of society no longer seemed to be my education, but rather the low-wage work I would potentially do to make life easier in some way for a person whose family could afford to pay for them to go to college.

Philosophy 101 met on the top floor of Jeannette Rankin Hall (named after the first woman to hold federal office and a former representative from Montana). It was about a mile-long walk in freezing temperatures to get there, then a hike up three flights of stairs. Most of the seats were filled when I got there on my first day and I thought for a second I was late instead of five minutes early. I decided on a seat in the back corner near the window, anxious to remove my coat and cool off enough for my face to lose its redness. My classmates shuffled their feet as they walked in—most of them without a coat, many of them wearing Ugg boots and sweatpants, like they'd just

rolled out of bed. Some of them smiled or nodded at people they recognized—one gave someone a high five—before they flopped and folded into their seats at the same time. I felt alien, like I was someone observing the class, not taking it. When the professor walked in, the only person in the room who looked remotely close to my age, he rolled up his sleeves and I noticed he had a tattoo of a beet on his arm. I liked him immediately.

My other class was Intro to Sociology. It met in the evening in a huge lecture hall and I fought to stay awake through the short films we watched. Emilia still woke up before seven in the morning, and I still stayed up too late for some precious time to myself. Luckily I had enough funds at that moment (and a few connections in town) to hire a babysitter, so I didn't worry about needing to bring Emilia with me. One good thing I discovered about living in a college town was the existence of a large pool of kids in their late teens and early twenties whose eyebrows would go up with interest if you offered to pick up a six-pack for them as part of their pay to sit and watch cartoons with your four-year-old for a few hours. The house we lived in was made up of three other apartments, all full of nineteen-year-old kids thankfully willing to help out from time to time.

That college became a sacred place for me. I associated my "writer" self with my presence on campus. Writing, the real writing that mattered, was meant to be done without cartoons blaring in the background and someone asking for pancakes. Looking back, I realize that I really struggled to appear more male: someone unattached to things that could prevent them from writing, and who had an invisible support system in place to keep them there. I thought that in order to succeed as a writer, or even as a hopeful MFA candidate, I needed to have everything so obviously together that I would get

invitations to where all the other writers in town went, even if that meant a bar or a party that required child care. The hours of participation in class, off-campus events, and author readings became not only necessary for acceptance as a peer, but what I needed to thrive as a person. All of it fed an insatiably hungry part of me that had quietly dreamed of this for most of my life. That hopeful part of me needed to bulk up, get stronger, and come alive. This dream was what got me through everything—good or terrible—that I needed to do to survive as a single parent who struggled to make ends meet in endless, sometimes impossible ways.

My status as a resident had been official for eight months at the start of my senior year, and the juggling act of work, parenting, and school was well rehearsed. But the constant responsibility of not letting the balls drop to the ground while also jumping through the university's hoops from acceptance to graduation was mentally and physically exhausting. On Tuesday mornings, I dropped Emilia off at kindergarten, then rushed home to clean up a bit, eat, shower, grab several notebooks, and wave to whoever was my roommate at the time if they were home. If I didn't see them, I would send a text making sure they knew to pick up Emilia at the bus stop after school, or find someone who could. My first class, Literary Criticism, met from 11:10 a.m. to 12:30 p.m. After a break that I utilized for homework, I had an Advanced Fiction Workshop at 3:40 p.m. on the third floor of the Liberal Arts Building that ended ten minutes before my Advanced Nonfiction Workshop, which went until 6:30 p.m. My final class on Tuesdays was Montana Writers Live, which met from 7:10 to 10 p.m. in the same room as that first sociology class.

It was odd to drop off my kid at school knowing I wouldn't see her until she woke up the next morning. Well, see her awake. We shared the front room of the apartment, which I imagined had been

the main sitting room when the whole house was occupied by one family. It had a huge mantel with a fireplace that hadn't been used in years, a real wood floor, and a big south-facing bay window that had a great view of Mount Sentinel. The downside was temperature regulation: in summer, the sun blazing through the bay window heated the room to ninety degrees and in winter I couldn't keep it over sixty-five, since the floor wasn't insulated. On windy days the curtains moved if it was too soon to install those kits with the clear plastic and double-sided tape that you tighten by blowing on it with a hair dryer on the hottest setting. I had a full-size bed in a corner, a small dresser, and a stand-alone closet on wheels for hanging some clothes with a few shelves big enough for milk crates where I kept socks and smaller stuff. The space allowed only one season's clothes at a time, so I kept my other clothes in a storage area in the basement. In another corner I had a small computer desk and a shelf with a printer, paper, and some textbooks. Emilia had the rest of the room. Cheap shelves made of hollow plastic rods and particleboard were flimsy but did the necessary job of holding bins of miscellaneous tiny plastic shoes and My Little Ponies mixed with naked dolls that were zombie and vampire high school students. She had a table to draw on and a platform bed with enough space under it for a fort. For a while that summer she slept down there in a raft we'd bought to float in the river with a few friends.

My roommate (in addition to Kelley, I had four others over the course of that year) had the only real bedroom on the other side of the apartment. Between us we had a smallish communal living space with another bay window, a futon that I slept on sometimes if Emilia wanted to sleep in my bed, and a huge bookshelf. There was also a kitchen, pieced together by a microwave cart, a medium-size fridge, and an ancient metal, free-standing cupboard with two countertops that dipped down into a single sink. We had occupied this space for

almost two years—the longest we'd lived anywhere together—and it was the thirteenth place we'd lived in together since I got pregnant. Sometimes when tourists stopped to read the plaque out front that told the story of when the house was built, we stared at them through the window until they noticed us, then ducked down, hoping they thought they saw a ghost.

Downtown Missoula was just a couple of blocks away from us, and with it came parades and Sunday Streets, when they closed down the main drag for bikes and chalk art. One year they had aerialists—young women hanging by their feet from large strips of silk. Saturday mornings brought two outdoor markets: one packed full of booths selling art, tie-dye dresses, and leather wallets, and another down by the Clark Fork River where vendors sold mostly food. We always made sure to get an egg sandwich from our friend Ethan and I usually let Emilia get a lemonade or a Popsicle. One of the bars downtown had Family Friendly Friday, when you'd find its dance floor overrun by small bare feet dancing to a local band playing kid tunes. Kelley wasn't of drinking age and when she stayed in for the night I would sometimes go out to see a band after putting Emilia to bed, since there was almost never a cover charge and, well, men usually bought me drinks if I wanted them to.

Emilia and I had friends who took her camping now and then or invited her to spend the night. I had rare chances to go out, sleep in, and make a lazy breakfast with Kelley and whomever each of us was dating that month.

Everything about our lives seemed precious and profound at the same time. An unexpected Friday off after I did the kid drop-off in the morning was spent hiking up to the top of a nearby mountain. Those silent moments above every person in town, looking down at our little world that included campus, our house, and Emilia's favorite parks and school—that was my sanctuary.

The first week of my senior year brought homework that included about fifteen textbook pages to read along with Annie Dillard's essay "Total Eclipse," a three-page paper (with at least three citations!) due the following Tuesday in response to "The Rise of English" by Terry Eagleton, three short story "scene shots" (with one scene written out in its entirety) and sixteen copies for the rest of the class to read, a fictional scene written about something found in a police blotter, a 750-word essay also with copies for the class, and I needed to hunt down my copy of Joan Didion's *The White Album*. Summer's ease was over and done, but it fortunately had graced me with a lot to write about.

I completed most of my creative writing assignments as soon as I got them, since they didn't require much concentration on my part. By that point, I had learned how to write fast, usually averaging about a thousand words an hour. In class, I'd take notes as the professor discussed the assignment, jotting down a few ideas on what I could write about, then I would get everything written during my break between my first and second classes. I usually sat with my classmate Reed, who had similar homework. Along with the pleasant company, it was nice to have someone watch my stuff so I could go grab more coffee, and we spent the first few minutes of our work time venting over the inequities we'd noticed between us and our classmates who seemed more financially supported, to put it nicely. Then we'd get to talking about what we were working on, and I discovered how essential that was to the writing process.

Writing and researching academic papers was done at home after Emilia went to bed. Most of these were, to me, part of the game: a certain number of required words in a certain format with an added number of ways I could prove my opinion by showing someone else had the same one. As soon as I printed it out and stapled the pages

together, all of it disappeared from my memory. I checked it off my list and moved to the next thing. Sometimes that thing was remembering to make an appointment for Emilia to get a vaccination she needed, asking a friend to babysit on Tuesday night, or making sure I had the proper paperwork to apply for government assistance programs or get recertified for one I had been on for years. Everything I did to keep our life running smoothly or to get me closer to graduation felt necessary but endless, like I wasn't totally sure I would ever escape the grind.

Most of my monthly budget went toward minimum payments for loans and credit cards, and a student loan from fifteen years before, when I did a year of full-time college in Alaska. Because it was a private loan through something called the Alaska Commission on Postsecondary Education, it didn't go into deferment while I was a registered student. The small amount of money I threw at it wasn't as much as they wanted, but it was enough to keep them from calling my relatives to ask them if they knew what a piece of shit I was. My dad's mom had been especially confused as to why someone from Alaska would call to demand information on the whereabouts of her granddaughter who'd just been over for Thanksgiving. Maybe that was why Dad hadn't asked his sister to loan me money. I guess I would never know. All those minimum payments, combined with rent and utilities, added up to an amount that was too often more than I brought in, so the rest would be supplemented with student loans. Every month I estimated how much income I would have, including the three hundred for roommate rent and another three hundred for child support, and tallied up my fixed bills like this:

Rent: $875
Internet: $45
Phone: $70

Netflix: $10
Alaska student loan: $55
Credit union loans: $90
Amazon card: $40
Credit card: $75
Car ins.: $40

TOTAL EXPENSES: $1300.00
TOTAL INCOME: $972.00

I carried this list of fixed expenses and estimated income with me wherever I went. I scribbled different versions of it in my day planner at the start of each month. I taped it to the wall by my desk at home with dates of when each bill was due. All my school notebooks had these tiny budgets written inside. I would have been incalculably embarrassed if anyone had seen my rather dismal mathematics, but they were vital to my sanity, and to our survival. Those numbers signified the weight of my financial responsibilities, and keeping obsessive track was the only way I didn't regularly spiral into panic. It was a constant dance, and rent always, always came first.

Taking out the maximum amount of student loans looked like a lot on paper, since it was about eight thousand dollars a year, but almost all of that money went to our basic living expenses—rent, internet, phone, and insurance. For my final three years of school, I applied for and accepted the full amount of student loans the government offered. I qualified for the Pell Grant, which came to about fifty-five hundred or so a year, and supplemented my tuition expenses. My scholarship through the Women's Independence Scholarship Program (WISP) brought in another two thousand a semester.

Student loans were split into two categories: subsidized and unsubsidized. Because of my financial need, I qualified for the maxi-

mum amount of subsidized loans. Subsidized meant the government would pay the interest the loan accrued while I was in school and for the six-month grace period after graduation—either from undergrad or through grad school and beyond. Unsubsidized loans meant I still accrued interest during school. Some years the interest rates were the same for both, but in others the unsubsidized loan had an interest rate of nearly twice as much. It felt like yet another penalty for being poor. To be honest, I didn't care how the payback of these loans worked—or rather, it wasn't that I didn't care but I knew it didn't matter whether I cared or not. Given the monumental sum, I knew with certainty that I would have that debt for the rest of my life. The loan payments for my BA alone would be about the same as what I currently paid for my share of rent. I could qualify for some relief via lower, income-based payments, but the full loan amount would still accrue interest. This is why by the time some borrowers fully paid off their loans, they could easily have paid double the original amount they'd borrowed.

Several people told me not to pay for graduate school, especially an MFA, but if that was my only ticket to a career in teaching college classes, what choice did I have? Student loan debt seemed like something that everyone—even President Obama—had to pay off eventually. Though the debt was real, it didn't count as heavily toward a debt-to-income ratio as, say, credit card debt. At that point in my college career, I knew my debt was upward of forty thousand, and it would keep me from affording our own house, helping my kids through school, and maybe getting a loan for a car. If I started to think about it, the degree to which I was fucked was overwhelming. But this was *good* debt, I told myself, a *good* investment. Suze fucking Orman told me so, with Oprah nodding in the background. Beyond college, I'd magically qualify for jobs because of a paper that cost me fifty thousand dollars, and then we'd live

happily ever after. Sure, that sounded ridiculous, but what other fucking choice did I have?

During the school year I worked less and relied on student loans to fill in the gaps. The amount I made working was our spending money for babysitters, toiletries, gas, or any clothes that Emilia might need. Most of the time, the minimum credit card payments I made were immediately spent again for other necessities or things food stamps didn't cover, such as sponges or paper towels. (A roll of toilet paper was readily available in most public restrooms and fit in my backpack.) When I got the loan money at the beginning of the semester I knew I had to make it stretch as long as possible from September to December and January to April, which came to about a thousand a month. My Pell Grant and scholarship paid for tuition and all the fees they tacked on with that. Luckily, since I'd completed all my core classes like math and science, I could find most of the books I needed in local used bookstores.

Sometimes I would have money left over after rent was paid, enough so that my kid could get some ice cream and I could get a burrito and a five-dollar bottle of wine and maybe eat out once or twice at school. In summer I could fill up my work schedule well enough to pay for everything myself if we didn't have any major surprises, like my car breaking down, but everything was maxed out. It was common for me to only have ten bucks in my bank account and live off peanut butter for the final few days of the month.

Long-term financial planning is for people who aren't living in poverty. I didn't have the time or the energy to calculate how much debt I was in or how much interest I paid every month or how much interest I *would* pay on my student loans for decades into the future. All I cared about was a continued ability to feed, clothe, and house my kid.

5

Solid Gold

One of my favorite professors, Debra Magpie Earling, taught an Advanced Fiction Workshop, and I signed up for that reason alone. Her Storytelling class the previous spring had changed me fundamentally. It had about forty people in it (including Kelley and Reed) and was unique since both undergrads and MFA students took it together. As usual, I hung out in the back at first and didn't say much, but by the end of the semester, I had regular invites to the grad student parties and called several of them friends. At one party in a backyard on the north side of town, a few admitted to assuming I *was* an MFA student. I smiled and said, "Soon! Gotta get my BA first."

Debra's brilliance in teaching resided in her booming, passion-