

Jefferson County Student Loan Workshop

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CM107

Professor Smith

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MEMO

TO: Dee Dee Floyd, Superintendent, Jefferson County School System

FROM: Marsha Brady, 12th Grade Guidance Counselor

SUBJECT: Proposed Student Loan Workshops

DATE: November 14, 2014

**Commented [JV1]:** Notice that the writer chooses a specific audience with a particular problem needing addressing.

Each year, many college students graduate with more than a diploma. They also graduate with debt. According to the article “Three Things You Can Do to Make College More Affordable” by Mary Ellen Flannery, seven out of ten students will graduate with some debt, and these students will owe about \$30,000 each. The article states that the total American student debt amount is 1.2 trillion dollars. The article reminds readers that debt is more than just a nuisance; it impairs people from getting an education and achieving the American dream. It certainly affects Jefferson County students and teachers and requires that we create a valuable Workshop for students and teachers.

**Commented [JV2]:** The paper is longer than the required length. Is that problematic? How might the student writer make the paper more concise and still accomplish her goals? Does she need to consider the audience's limited time and get to the point more quickly?

Do you think that the paper would be stronger if she focused on just workshops for students or teachers, rather than both? Is there any repetition in the document? What writing and revision strategies might the writer use to avoid these problems?

Besides these concerns, do you think overall the document is effective, even if it needs some work still?

This issue affects Jefferson County. Our county has one of the highest rates of student loan defaults in the state of Georgia. Many students fear taking on these debts and don't even go to college. Those who do leave college with high student loans and are unable to pay them back. This can affect their ability to purchase houses and become productive, tax paying members of our county. A lot of our own teachers also face the same dilemma. They are already stressed out by the increase in class size and the demands on their teaching schedules. Because many of them have high student loan debts, they are forced to work part time jobs to pay these loans back. This affects their ability to concentrate on our students and has attributed to our high turnover rates.

High default rates and low test scores may very well reflect negatively on our own county school system as a whole.

One strategy that is mentioned in Flannery's article that should be emphasized is education about student repayment options. The often repeated phrase that knowledge is power is applicable in this scenario. Many of our students and teachers may be paying more than they need to be because they do not have a realistic understanding of their repayment options. Students, especially educators who may not be making high salaries, cannot afford to pay more than they need to. Informing students and teachers about paying less money in student loans could help motivate more of our students to go to college and help teachers avoid financial ruin and lead to increased job satisfaction

Will this work? In early November, NEA representative at Brazosport College near Houston met with almost 100 students and members of the community. During this meeting, audience members viewed the documentary Ivory Tower, and NEA Higher Ed members talked to those in attendance about loan repayment options. The amount of student loan debt held by those in attendance was approximately \$342,650. In addition to the event in Texas, the NEA also held an event at Florida A&M University. At this event, NEA-Student program chair Chelsey Herrig talked to students about the Degrees Not Debt campaign and about how the students about how to afford post-college life. One student, who plans to become a teacher, was informed that she could be finished paying off her debt after 120 payments.

The proposed Workshop can also inform our county teachers about the federal student loan forgiveness program. Those who work in public service, including teachers, are eligible to apply for this program. Figuring out the logistics of the process of applying for programs like this can be tricky, but the NEA offers resources to help interested educators. The NEA also

encourages teachers to learn more about other income-based repayment plans such as Pay as You Earn. Herrig, the NEA president, said that most people aren't aware of public service loan forgiveness programs and income based repayment programs. Herrig is concerned that some potential future educators won't enter the education profession because they are worried about the amount of debt that they will have to incur. She says that it is wrong for the potential of debt to deter people from entering the profession. We as a county do not want to also lose teachers once they enter our classrooms.

Finally, the workshop can emphasize and educate students and teachers about repayment options. The often repeated phrase that knowledge is power is applicable in this scenario. Many students and teachers may be paying more than they need to be because they do not have a realistic understanding of their repayment options. Students, especially educators who may not be making high salaries, cannot afford to pay more than they need to.

Please contact me about this recommendation. The proposed Workshop may remedy several local problems associated with this very large, national issue.

References

Flannery, M. (2014). Three things you can do to make college more affordable. Retrieved from <http://neatoday.org/2014/10/10/three-things-you-can-do-to-help-make-college-more-affordable/>