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.

The National Education Association is attempting to raise awareness about the problem of student debt. On November 10, 2014, the NEA will be launching its degree not debt campaign. This campaign attempts to educate people about the student debt crisis and provide resources for students, parents, and educators who are dealing with this crisis. As part of this campaign, the NEA will hold information sessions that are led by students. They will be held on college campuses across the United States as well as on Twitter. These information sessions will be student led. These programs will attempt to educate people about income-based repayment programs and public-service loan forgiveness programs.

There are several things that members of the public can do to make this campaign a success. The first thing that they can do is to take the NEA’s degrees not debt pledge. The second thing they can do is share a personal story. A personal story of student debt can help the NEA campaign to work for state and federal solutions to the student debt crisis. The NEA’s website lists events that are being held as part of the Degrees Not Debt campaign. Click on https://actionnetwork.org/event_campaigns/degrees-not-debt to find a list of local events.

To find a list of events on Twitter, search for the hashtag #degreesnotdebt.
Even though the campaign doesn’t kick off until November, some activists wanted to get an early start on the campaign. At Brazosport College near Houston, NEA members 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.

One program that those who attend college should be aware of is 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.

One strategy that is mentioned in the 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 students 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. To remedy this problem, school districts should hold educational sessions for teachers. Paying less money in student loans could help teachers avoid financial ruin and lead to increased job satisfaction.
References

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