



Student Loan Debt

Dear President,

As a student that will be attending college in the fall, I am faced with new obstacles and a new environment that will impact my life immensely. After we graduate high school, it seems like everyone is encouraged to attend college. Most students are granted the opportunity to attend 4 year universities with their cost cut in half due to financial aid. However, not all students are not qualified to get financial aid, resulting in student loans. In America, student loans have been increasing. I believe that there should be programs that will help students lower their student debt so they can live the American Dream without limitations.

Students, nationwide, attend college to better their lives. To live a life where they will not have to live paycheck to paycheck. Most students major in a profession that they have been wanting since kids, but the reality is attaining a degree will not guarantee you a job. Most students may pick a career that will not benefit them in the long run because their salary would not be enough to pay all their student loans. Student loans may cause some students to drop out of college due to the high amount of loans they are taking out. Some students do not want to pursue careers such as lawyers and doctors because by the time they get their license, they will be drowning in debt. These careers are high in demand and if student loans is stopping them from achieving that, then we know that we must find a resolution.

I was fortunate to receive a financial aid packet beneficial enough that will allow me to attend CSU Chico. Since living away from home would cost a bit more for housing, I was still required to take out a loan. I do not say that this is a bad thing, just that not all of us have the option to just take one loan, but take out all loans for their education. Taking out a \$3,500 loan for one year does not seem like a lot. However it will add up quickly. My best friend has to take out all loans for her education.

Her student debt will most likely add up to \$20,000 or more. These loans will take years to pay back.

In my generation, students that have took the extra mile and attended college to better their lives should not have to live with money burdens. To lower student loans, we should lower tuition. It is a process that must be done to empower our next future doctors, nurses, lawyers and any profession that can be achieved with a college degree.

Congratulations on becoming our President. I know that it takes a lot of determined work to endeavor a solution with these few issues that are being addressed in this letter. I know that you will be a great president to American and help diminish this nation wide issue. Thank you for your time.

Sincerely,

Alexandra Delgado