

# OPINION

## College Graduates are Suffering, but the Government can Help: Why Free Tuition and Student Loan Forgiveness Needs to Exist in America

BY ANNA FRITZE

IT'S A STABBING PAIN in the struggling college graduate's side to hear the elderly talk about when it was possible to make enough money in a single summer to pay for a year's worth of tuition. Today it takes 20 years after school on average to pay back the student loans taken out for a bachelor's degree. No matter what career a student is pursuing, most jobs require starting at the bottom. Students anticipating this not only learn to juggle school and work, they accept that giving up a large chunk of their social lives is necessary.

According to CNBC, the average cost of a bachelor's degree has risen around 163% since just the 1980s. Many blame the huge rise on the rise in minimum wage, but the average middle class person only makes 67% more now than the '80s. Why is this? For the last 40 years it has been the general idea that if you get your bachelor's degree, you'll make more money in the long run; however, this is no longer always the case.

According to The Economist, 41% of employers today are hiring people with bachelor's degrees for jobs that previously only required a high school diploma, and 33% of employers are hiring people with master's degrees that previously required a bachelor's degree. Now, a bachelor's degree shows that the candidate knows the fundamentals of the job, but a master's provides greater depth. Jobs that used to pay people with bachelor's degrees are no longer available for those with only

that degree; candidates who are already drowning in debt need a master's.

The main reason tuition has increased is because the demand for higher education has increased. More financial aid packages and staff are needed while state and national financial aid declines.

College graduates put their lives on hold in order to pay off their student loans. Many want to move to a different state, or even just into a different home or apartment, but can't afford to move while paying

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off their loans. 31-year-old Sven Hovland and his wife 28-year-old Katie Hovland of Minneapolis, MN often talk about having children, but then, "there's the problem of the student loans. Having to pay those off each month, it's doubtful we'd be able to support a human being," Katie said.

Over \$1.5 trillion is owed in student loans to the government, yet the government offers little help. If you're still paying your loans off after 20-25 years, you're eligible to apply for student loan forgiveness

and certain government jobs offer student loan forgiveness, but even that is tough to acquire when you're in the correct position. Other than that, options are limited.

President Biden promised in his campaign for president to offer around \$10,000 in student loan forgiveness per borrower. This would be a positive beginning to fixing the problem, but not the end. Incoming students will continue to leave college with debt. If schools aren't supported so that tuition can be lowered or another solution is found, the cost of tuition will continue to take away money for living and family expenses and retirement funds.

With this in mind, the only option to help graduates and current and incoming students is to both forgive all or the majority of student debt, and to gradually reduce college tuition to the point where all public colleges and universities are free to attend. Forgiving the \$1.5 trillion in student debt would not only improve the quality of life of the borrowers, but it is estimated that the GDP of the U.S. would be boosted \$86 billion to \$108 billion per year according to National Public Radio. One million students drop out of college per year, and 70% of those students say they left because of money struggles. The fact that student loan forgiveness and free college tuition would boost the economy and graduation rates should be reason enough to make these things happen.

## Spring Break and Covid

BY REBECCA BEASLEY

THIS PAST FALL SEMESTER was a little gloomy. No sports games, no homecoming, and nothing to do except walk around Target. I know I am not the only one who hoped that the vaccine would make things go back to normal, but normal is still far away. Overall, the student body at Concordia has managed to thrive while following guidelines. Student activities have survived thanks to grab-and-go crafts with CAB, Zoom calls, and socially distanced small groups. Additionally, the fine arts and music department efficiently transitioned to recorded or live-streamed services, concerts, and performances. Even sports can still be enjoyed through live streams. Most other universities have a condensed schedule for the semester, with occasional days off in the middle of the week, to prevent students from travelling off campus and increasing the risk of exposure. We can be thankful that our university has stayed open, and, unlike many other universities, has kept the calendar the same as usual. However, as spring fever hits, are cases going to go up?

I predict that cases will go up following spring break. This will mostly be seen in the long term, seeing that testing and incubation takes a couple of weeks. Party-

ing over break is bound to happen, and risks elevate when students go home to families and visit hometown friends. Vacations will absolutely put students at risk of contracting the virus, and bringing it back to campus, particularly, the new strains of Covid that reportedly have higher infection rates. That is, these new strains are easier to catch and easier to spread. Wearing two masks sounds absolutely awful, especially in warm weather, but it might become a necessity in order to stop the spread of these new variants.

Warmer weather is supposed to help immune health and help kill off viruses, but it will be impossible to be Covid-free like New Zealand in a place like America. Our communities refuse to work together. Due to this, I would not be surprised if universities close again. Spikes in cases following spring break travel is inevitable, and we can only hope that those cases can stay at a minimum. After all, spring break should be fun and relaxing! We should not have to constantly worry about infecting our loved ones. If we can be cautious for the rest of this semester and into the summer, perhaps next year will have more of our familiar events.