

As a nineteen year old, I am filled with ideas and dreams of what I would like to do with my life. Currently, I am trying to go to the university of my dreams, the University of Vermont, but with the high cost of tuition, minuscule financial aid, and a ridiculous amount of debt, I am looking at a future that I am not in control of my life. To help with paying for school I am looking to get a job, save up, and, hopefully, earn enough money to give myself some relief. However, after applying to thirteen jobs, I still await the opportunity to save for my education. My parents, who are so very generous, have offered to assist me by paying for my first year at UVM. Thus, leaving me to pay for my remaining years by using student loans. However, with the possibility of increased student loan interest, I have a very debt engrossed future.

– Jared Mummert, Hagerstown, Md.

I am employed, but my student debt has forced me to forfeit career aspirations within the field of public health. I've also had to accept living at home for the past 2 years. I have been looking for other jobs within my field of interest but salary, rather than interest, has taken a top priority due to the load of undergraduate debt I've incurred.

– Daniel, Mass.

I graduated from the University of Minnesota in May 2011. I feel that I worked hard, completing two bachelor's degrees in a four-year span while also working a part-time job. However, over the past two years I've had no luck finding employment related to my education; I've been working part-time as a gas station clerk back in my hometown while living with my parents. My lack of success in the job search has been humiliating and makes me question whether or not my education was anything more than a waste of time and money. I've been contemplating going back for graduate school but I fear that I'll just rack up more student debt and still not find any work.

– Lucas Betz, Eau Claire, Wis.

I am a 25 year old full-time college student at Champlain College. I am a single mother. I receive state assistance in the form of food stamps, housing assistance, tuition assistance, and daycare assistance. In spite of this I am already \$20,000 in debt and I still have one more year to go before I graduate. I am currently at an internship working part-time on top of school and parenting, but I often feel like I am not ever going to be able to "get ahead" and "make it" in spite of my advantages. The pressures against the poor are so great that it is nearly impossible to succeed, even with all of the help I mentioned in this letter. When I think about all of the people that do not have the opportunities that I do it breaks my heart. I want to see change come now for my family and for my generation as a whole so that we can rise above the poverty line and accomplish our academic and career goals.

– Andrea Craft, Burlington, Vt.

I graduated from a wonderful college in 2007. However it was only after college that I realized my true passion was medicine, so I enrolled in the post-baccalaureate premedical program at the University of Vermont in 2009. It turned out to be a huge financial mistake. Even though I worked full-time as a nursing assistant while in this full-time program, I had to borrow massive amounts of money to pay the high tuition fees. I thought life would improve once I completed the program, but it has only become more difficult. I now work two jobs in order to afford the almost \$800 per month I owe in student loans, and struggle to afford basic living expenses. I long to go back to school. My dream is to become a psychiatric physician assistant, and to help make psychiatric care more accessible in this state. But I can't take on the additional expense. I truly do feel like an indentured servant, drowning in debt.

– Shannon Lucy, Winooski, Vt.

I am employed outside of my chosen field to pay for the education I received specifically for said field. In effect, going to school will prevent me from ever realizing the goals that sent me there in the first place.

– Elizabeth Holmes, Hinesburg, Vt.

I graduated from college in 2005, with roughly \$17,000 in debt from a private institution. Considering that I knew some students who had graduated with a lot more than that, I considered myself lucky and thought that it would be all right in the long run especially since I was planning to head to grad school for a degree in policy analysis and implementation. I finished that degree in 2008, just in time for the economy to collapse with an additional \$22,000+ in debt, leaving me with a grand total of nearly \$40,000 in debt. I could not find work, no matter what I did, I couldn't even find temp work, the economy was so bad where I lived. I tried moving to another area and found the same problems, no work and high bills. I eventually had to put my loans completely into unemployment deferment because I simply couldn't find anything and I was trying to do everything that I could. I am now working on a second masters degree, partially out of desperate need to put my loans off until the economy starts to get better, but that means that I have had to unfortunately take on MORE debt because you cannot find a part-time job anywhere that pays enough for classes, even at state school, and rent, and groceries and everything else that comes with daily life. I have no car, and must use public transportation, or walk, but that means I have to live fairly close to my school where rent is jacked up much higher than necessary for sub-standard housing. I am half way through my current program and while I am terrified of accruing more debt, I simply have no choice.

- Helena Mica, Buffalo, N.Y.