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**Macias, Wendy**

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**From:** [REDACTED]  
**Sent:** Tuesday, June 16, 2009 6:03 PM  
**To:** negreg09  
**Subject:** student loans

Hello,

I am currently a student at Arizona State University. I have a Bachelors Degree in Social Services, and have spent the last 8 years working in child welfare as a Child Protective Services worker. I am grateful for my education and that I was able to take out the loans that enabled me to complete it. While in school, I also completed 2 years of AmeriCorps Service. However, even though I work with the same at risk populations as doctors, teachers, and others who have forgiveness plans, I am not entitled to the same consideration.

I have worked in the poorest areas of town; in rural communities, with the most disenfranchised segments of our society. I have worked with drug addicts, the mentally ill, and the abused, neglected and thrown away children, and do not get these considerations. As a social worker, I will never command the income of a doctor or lawyer; I will never have the benefits of a teacher. I have never made more than \$ 38,000.00 a year, but I do the work because it is needed and important and because I care for the kids and families that have nothing. This is my calling, and I do my job grateful to be on this side of the desk.

My loans have been either in income sensitive or school deferment plans for many years. The interest keeps accumulating, and the last time I got a statement, they wanted me to pay over \$700.00 a month!!! With the accumulated interest, I now owe more on my loans than on my home mortgage. The realistic chances of me ever being able to pay this loan off are slim, although once out of Graduate school I will once again begin making payments and at least try. I am very sure I will need the income sensitive plan for the duration of my career in social work, which means the interest will simply continue to accumulate while I make small "good faith" payments. No one wins in this scenario.

I am also an ordained Reverend, and was surprised to find there is also no forgiveness program for ordained clergy! Those who are committed to working at the lowest levels of our society, who know that we will never be rich, who take on the task of working in the most dangerous areas of the country do so because it is a calling, a passion and a privilege. I am not asking for a free pass. I am asking that social workers and those of us who work for the public good have the same consideration as the doctors and lawyers. Extending the forgiveness programs to include these professions would not only increase the numbers of people willing to do such jobs, but would increase retention. It would be a simple and meaningful way of saying thank you to those of us that hear it the least.

Looking at other countries and how they manage education, you will see that most higher education is by and large funded by the state. While in the United States we tend to abhor this idea of reliance on the Government. However, if you look realistically at the student loan programs, and how many people default on them, you will see we in fact do have the government funding education. It is only that in the United States we fund it on the back end, after the loans have been defaulted and then we blame the student.

Rather, is it not preferable, to make education available to all? France, England, Italy, Australia, all of these countries understand the value of an educated populace and put that understanding into practice through accessible and affordable higher education. How is it, that here in the United States, we do so much less in this area for our people? In the age of growing global markets and the need for our young people to compete, how can we hope to compare when education equals indebtedness.

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