

Macias, Wendy

(13)

From: [REDACTED]  
Sent: Monday, June 15, 2009 5:48 AM  
To: negreg09  
Subject: The Student Loan Machine

The technical-bureaucratic nature of student loans has intentionally or unintentionally created a mechanized, unfeeling administration that's only goal is to justify its own existence and be profitable. In student loan administration, "profitable" means all that serves the government and banks to collect loans, fees and of course interest. Often the decision on what is profitable is based on data as vague as those that led to the suspension of student loan bankruptcy rights in the first place.

The principle of modern technical production, in which both the worker and the engineer are completely alienated from the product of their work, is characteristic of a modern bureaucracy. They perform technical tasks in accordance with the general plan of management, but often do not even see the finished product; even if they do, it is none of their concern or responsibility. They are not supposed to ask themselves whether it is a useful or a harmful product-this is a matter for management to decide; as far as the latter is concerned, however, "useful" simply means "profitable" and has no reference to the real use of the product.

Modern aerial warfare destruction follows the principle of modern technical production as well. The men dropping the bombs were hardly aware that they were killing or burning to death thousands of human beings in a few minutes. They were concerned with the proper handling of their complicated machine and they were hardly aware of an enemy. That as a result of their acts many thousands, and sometimes a hundred thousand people, would be killed, burnt, and maimed was of course known to them, but hardly comprehended affectively; was, paradoxical as this may sound, none of their concern.

The student loan machine is a huge bureaucracy run by those who are concerned with the proper handling of their complicated machine and are hardly aware of the students. As paradoxical as it sounds, this is none of their concern. Technique and intellect when not balanced with feelings and reason will inevitably lead to life defeating policies and destruction. A good example is the case of defaulted loans where perversely and in my opinion sadistically, students who couldn't afford to pay back their loans in the first place are penalized an additional 25% or more and then are saddled with interest rates ranging from 8% - 19%. Quite easily, this situation spirals out of control and a **vicious cycle** is created where the student is likely to live with this debt for the rest of their lives – affecting not only his/her life, but the lives of their partner, children, parents and ultimately society.

Considering the consequences, do we support a society that feels, that sees and reasons both with the mind as well as with the heart? In short, that is human. Or, on the other hand, do we prefer to trust our future to the machine with its team of technical-bureaucrats? Administrators faraway that don't see the people or families whose lives they have destroyed.

---

See all the ways you can stay connected [to friends and family](#)