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Macias, Wendy

From: [REDACTED]
 Sent: Tuesday, June 16, 2009 1:28 PM
 To: negreg09
 Cc: [REDACTED]
 Subject: COMMENT ON THE ISSUE OF STUDENT LOANS
 Attachments: General Ltr..pdf; ABA Report on Law School Debt Relief.pdf; Law School Debt and the Practice of Law.pdf; LRAP Survey.pdf; SALT.Bar Exam.pdf

To Whom It May Concern:

This morning I heard a clip of Pres. Obama's talk to doctors at a recent AMA meeting about how to reduce the high cost of health care. As with the all the comments I hear on this--and so many other subjects--it seems that a critical piece of the puzzle is never considered or addressed--**THE EXORBITANT COST OF EDUCATION!!**

Doctors, lawyers, dentists, engineers, CPAs, psychologists, etc., would not need to charge such exorbitant fees if they weren't facing educational debt that is often in the 6 figure range! **Due to the cost of educational debt, most professionals cannot afford to work in public service. As a result, only the wealthiest Americans have access to these services.** Moreover, the cost of education is foreclosing these educational options to people from modest backgrounds. And, in order to be a viable player in a global economy we need workers at all levels, but not just at the lowest levels--we need highly trained individuals as well. How can we possibly compete globally if we don't have highly-trained individuals in arenas such as law, medicine, and science?

Why not establish a credit system whereby professionals are encouraged to give time to public service in exchange for **REASONABLE** credits against their student loan debt? The current law that requires someone to work 10 years for the federal government just to be "eligible" to receive help is a joke! **We need meaningful opportunities that allow and encourage professionals from all areas to give back.** Why not allow anyone who achieves a higher education degree to receive a credit against their student loans such that \$100,000 in student loan debt could be paid off in 7 years? This is roughly \$14,500/year, which is substantially less than the difference between a new attorney going to work for a public prosecutor's office that pays \$45,000- v. a private firm that pays \$75,000+ benefits! This would mean public service employers would have a bargaining chip in the hiring arena. Moreover, why should this be limited to whether the person works for the federal government or stays in the same position for 10 years? **Why can't this apply to ANY PUBLIC SERVICE POSITION OR EMPLOYER i.e., state government, non-profit, federal government, etc., WITH NO TIME REQUIREMENTS?**

Under the sytem I propose, local health departments, medical clinics, legal aid clinics, public defenders offices, non-profit counseling centers, child welfare agencies, etc., would be able to hire doctors, lawyers, dentists, psychologists, etc., while staying within their meager budgets. These professionals would gain valuable experience, and for each year of service would receive a **meaningful** credit against their student loan debt. Moreover,

the public would have greater access to these services. And, when the professional left their employment with no (or substantially reduced) student loan debt, this would permit them to accept more low-income clients in their private practice, ultimately reducing the cost for services across the board, increasing access for the public, and ameliorating the strain on various industries and insitutions, i.e., the courts.

As a final step--do away with the joke of licensure testing for most of these professions. A close review of just the legal profession shows that the Bar is bias against minorities and women, has nothing to do with ability, does not ensure competency, and is no more than a money-making scheme, which is why SALT (Society for American Law Teachers) and others have called for an end to it, and wise states, such as Wisconsin, do not require it. Instead, replace this system with the requirement that in order to receive ABA accreditation, law schools must add a fourth year that is a series of clinics, which would be free (or income-based) and open to the public. The law students would receive a credit against their loans, and a good intro to public service law; the public would have increased access to legal assistance; and this, coupled with the foregoing suggestions, would help address the onslaught of pro se clients currently overwhelming the court system. If this same system were applied to other professions, the benefits to society as a whole, would be impressive.

For those who do not elect to go on to higher education, but who pursue tech school, community college, 4-yr. degrees, etc., let's acknowledge the benefits they bring to society--we need EMTs, nurses, CDL drivers, secretaries, draftsmen, HV/AC repairmen, teachers, etc. At the very least, we need to **reinstate strong consumer protections, inlcuding bankruptcy, require fair debt collection practices, and take away the lenders' ability to charge exorbitant interest rates and fees.** The education of our society should not be a "get rich quick" scheme for private sector lenders.

Lastly, **please read the attached letter and supporting materials** which discuss the horrors I have faced as a law school graduate and single mother. Something has to be done. **I cannot believe that in the greatest country in the world we are willing to force people, such as myself, into abject poverty merely because they dared to get an education.** Thank you.

[REDACTED]
"But when a long train of abuses and usurpations, pursuing invariably the same Object evinces a design to reduce them [the citizens or people] under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide new Guards for their future security." Declaration of Independence, July 4, 1776

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