

Sucked into Debt

CONTINUED FROM FRONT

reasons.”

Hong wondered how many brilliant contributing members of society go unnoticed and never reach their full potential because of the extreme costs of college.

A student who returned to school as an adult, Alyssa Pagan, explained how she had delayed her education because of a lack of financial resources which were made worse by the medical expenses she incurred as a trans woman.

She explained how she worked for years before being able to enroll, even turning to sex work to support herself. She moved to Portland after Hurricane Sandy destroyed her home in New Jersey.

“Once I was here I thought I should go to school, and I knew it meant loans, but I’ve been told I have a lot of potential and I felt it was time I put that to use,” she said.

Pagan wasn’t sure how exactly she will ever pay back her education but already plans a life without the things many boomers might have taken for granted.

“I won’t ever own a home or throw a big wedding or have kids or go on a big vacation or buy a nice car - I will just have an education, and maybe that’s all I’ll ever have,” she said.

Asked what keeps her in school even knowing the severity of the financial consequences she faces, Pagan explained that for her, it meant being able to share her experience in the LGBT community and raising awareness for trans lives.

“I’m studying Women, Gender, and Sexuality. I have a lot of experience in those subjects, and I want to contribute to how people understand that on a full-scale level. We need trans women of color to contribute in academia and we can’t exclude them. I need to be a part of these conversations too,” she said.

Pagan joined other activists to encourage people to think a little more critically about what the American Dream means if it costs a lifetime of college debt to obtain it.

“It can really be a nightmare that sends people into poverty and keeps them there, keeps them desperate,” she said.

The assembly welcomed students to sign up for a program called Rolling Jubilee, led by a non-profit group that buys delinquent college loan debts for pennies on the dollar, but instead of trying to collect it, abolishes it.



PHOTO BY OLIVIA OLIVIA/THE PORTLAND OBSERVER

Daniel Hong, a rising political science major at Reed College, leads an assembly on student debt at Portland State University.

The program selects students randomly and purchases their debt, saving the lucky few from what averages to \$30,000 per student. The organization has raised over \$700,000 and abolished nearly \$32 million in debt.

“My advice,” said former adjunct professor and graduate Shin Yu Pai, “is to find a way to finance education with loans, or fewer loans, using scholarships or fellowships, or consider alternative ways to get the learning that you are looking for with internships or apprenticeships.”

Pai spoke to the \$50,000 in debt she faced to acquire degrees needed to teach, and then being paid a pittance as an adjunct professor. She eventually went back to school on a full-ride, she said, but was only offered such a position once she had teaching experience, and the teaching experience only came after she had taken out debt. She eventually found work proofreading for an ad agency, a job she says does not really require the level of education she paid for to get there.

Tessara Dudley, a PSU black studies major, local poet, and reg-

ular contributor to the Portland Observer, said she couldn’t afford to wait for a full-ride scholarship.

“If I left school tomorrow I would be homeless very quickly. I’m fully aware that I’m borrowing against my future, but I honestly don’t see another choice,” she said.

Several students even described their choice of being stuck perpetually in the education system to avoid having to pay back loans once they graduate.

Students who had realized too late their degrees might not land them jobs decide to stay enrolled for years, even for one class at a time, knowing it might be the only way for them to stay housed through their school, or keep their work-study jobs on campus.

Even students who had been advised to hold off on graduate school until they could access a full-ride program expressed frustrations that they wouldn’t be able to hold out long enough during the harsh economy.

Current PSU adjunct professor and PhD candidate Angie Mejia says students staying in courses just for housing can make teaching difficult as well.

“We know there are students who have their headphones on, aren’t really fully there, that enroll just to stay housed,” she explains.

Although the common dream of obtaining full-ride scholarships was the pursuit of many students

following the advice of financial aid advisors and professors, acquiring the ever-coveted awards were much more difficult than many students could manage.

“I have applied every year for all kinds of scholarships and never once received one,” shared Dudley. “Assuming I graduate next year I’ll already have \$50,000 in debt,” she explained.

The consensus among all participants was that tuition caps, along with allowing students to sit on school boards that adjust tuition costs, was imperative.

Tuition and fees to go to college have gone up over 600 percent from where they stood in 1985 according to the New York Times, but it wasn’t clear where rising tuition costs were going to, with professors increasingly being paid less and being less likely to acquire tenure.

Expanding administrative costs are a big reason for the high costs of an education, but other factors, such as cuts to state funding, and drops in tax revenues that fund major public institutions are also to blame.

For students who are already in debt, acquiring more debt seems to be the only way forward.

“I still hold on to hopes of getting an education,” said Hong, echoing the sentiments of other students at the rally, “even if I’m not sure where it takes me or what it means right now.”



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