

Resources for Anti-Debt

Student Activism

From the Young Democratic Socialists

Here is a list of resources from different organizations working to publicize the problems of student debt. We recommend you use the following websites, fact sheets, and contacts for your own anti-debt activism. You can also contact these groups to participate in their campaigns. As democratic socialists, we must also present our analysis while working alongside others. It is critical to articulate that student debt under capitalism will continue to be a problem as long as pro-corporate ideology dominates politics and the mainstream. Socialists believe that education is a right, not a privilege. Our government and society must provide for all those who wish to study.

DEBT HITS HARD CAMPAIGN

By Campus Progress

Website: <http://debthitshard.org/>

Debt Hits Hard is a national campaign by Campus Progress, the youth organizing division of the Center for American Progress, to raise public awareness of how ineffective federal policies weaken educational opportunity and feed the dramatic growth of student debt.

Through the Debt Hits Hard campaign, Campus Progress advocates cutting student loan interest rates in half, ending wasteful subsidies to lenders that cost taxpayers billions, raising federal Pell Grants to \$5100, and launching a public service ad campaign to raise awareness in low-income communities about financial aid resources. Campus Progress is contacting elected officials, candidates for office, college presidents, and other leaders to promote these policy changes.

Since 2000, the average cost of attending a four-year public college has increased over 40 percent. Thirty-nine percent of student loan borrowers graduate with levels of debt that finance experts consider unmanageable. Yet earlier this year, Congress cut \$12 billion in student aid (enough to send 230,000 students to college for four years), allowed student loan rates to spike, and refused to raise Pell Grants.

The Debt Hits Hard campaign uses a wide range of innovative tools -- from text messaging to web ads, movie theater spots to campus tabling -- to energize young people seeking a better college financial aid deal from Washington. Anyone can sign up to learn more and make their voices heard at DebtHitsHard.org or by texting the word "DEBT" to phone number 30644.

Central to Campus Progress's campaign are [three new 30-second videos](#) that graphically illustrate how educational debt hits hard -- for a high school student

who can't afford college, a college student already mired in student loan debt, and a young couple who can't afford to marry.

Launched in February 2005, Campus Progress works to help young people make their voices heard through the CampusProgress.org web magazine, student publications and campaigns, hundreds of speaking events and training programs, and an annual National Student Conference for over 1000 students.

<http://campusprogress.org/common/1233/debt-hits-hard-quick-facts>

Basic facts for articulating the impact of student debt.

<http://campusprogress.org/common/1236/debt-hits-hard-news-resources>

A longer piece on student debt.

http://campusprogress.3cdn.net/6140d5c2be42da37a9_w8m6ivxrg.pdf

At this link you can find a Campus Progress "Honest Lending, Fair Lending" info packet, and out of that, there is a page of facts on college affordability (p. 8), a guide on how to ask your school about it's financial policies (p. 4-7) and a sample student government resolution (p. 9) that your respective school can pass.

COLLEGE AFFORDABILITY NOW

A coalition of Campus Progress, United States Students Association, and others.

Website: <http://collegeaffordabilitynow.org/moreinfo/>

On January 11, 2007, our national coalition held a press event and lobbied Congress at the Capitol in D.C., while people across the country called on their Representatives to make college affordable. Just one week later, the House of Representatives took an important first step toward softening the blow of student debt by overwhelmingly passing a bill that cuts interest rates for subsidized Stafford student loans in half. We hope to keep up the momentum until everyone has the opportunity to receive a quality higher education without accruing a crushing debt load.

Since then, we have continued to pressure congress to:

1. Increase need-based grant aid by raising the maximum Pell Grant to \$5,100, using general funds rather than eliminating other grant programs.
2. Make student loans more affordable by lowering interest rates, limiting the percentage of income students spend repaying loans, expanding loan forgiveness programs for critical public service careers, and reinstating the refinancing of existing loans.

3. Cut waste in the student loan programs by reducing subsidies to lenders and redirecting those funds to increased student aid and limits on debt burdens.

4. Make student loans fair by passing regulations that limit conflicts of interest, make the relationships between colleges and lenders more transparent, and require schools and lenders to inform student of their rights.

Project on Student Debt

Moderate group with some right-wing advisors (one worked for President George H.W. Bush).

Website: <http://projectonstudentdebt.org/>

For Americans of all socio-economic backgrounds, borrowing has become a primary way to pay for higher education. The Project on Student Debt works to increase public understanding of this trend and the implications for our families, economy, and society. Recognizing that loans play a critical role in making college possible, the Project's goal is to identify cost-effective solutions that expand educational opportunity, protect family financial security, and advance economic competitiveness.

A good fact sheet on Student debt -

http://projectonstudentdebt.org/files/File/Debt_Facts_and_Sources_5_4_07.pdf

United States Students Association

Website: www.usstudents.org

Core Belief Statement: USSA believes that education is a right and should be accessible for any student regardless of their socio-economic background and identity. We believe people who are affected directly by issues of access to higher education should be the ones identifying the solutions that make education accessible to them. Therefore, USSA is dedicated to training, organizing, and developing a base of student leaders who are utilizing those skills to engage in expanding access to higher education and advancing the broader movement for social justice.

This is a great fact sheet about reauthorizing the Higher Education Act to increase college accessibility.

http://www.usstudents.org/ussaDir/files/documents/Legislative_materials/factsheets/HEA07.pdf

Ideas for Actions and Events

Publicity: Table, poster, flyer, etc. about student debt. Set up a table with materials to hand out to your classmates. This is a great way to have conversations and recruit people to your campaign. Postering is another great way to spread the message. While not as personal as tabling, you ultimately reach a wider audience if you poster well. Make sure that flyers and posters have good information on student debt such as statistics that many can relate to.

You should make sure to include YDS specific material as well that gives our social analysis on education. Our “Higher Education and Capitalism” Piece is a good example.

Public Forum: The traditional talk in is always a good. Either at a town hall, for those chapters who may not be located on a college campus, or at someplace centrally located on campus such as the student center. Students are always there, eating, shopping, or studying. Even if people don't see signs or fliers posted all over campus, they would most likely stumble upon the talk in because it's located in a place where there are always tons of people.

Testimonials: In a busy part of campus during the middle of the day with a microphone or megaphone conduct public testimonials. This will give passersby the chance to tell their story and have it heard by a bunch of folks on their way to class. When people aren't telling their personal stories someone from YDS can read off facts about student debt. This helps students develop their public speaking skills and meeting YDSers!

Electoral Politics: Organizations such as United States Students Association do specific work around lobbying. Working with them is a great method of productively using electoral politics. Look out for their actions such as calling your representative. You can also hold a letter writing party to politicians (with food!). Registering students to vote is also important part of student debt work. As long as politicians think students don't vote, they are not going to listen!

Commercials: Some campuses allow student groups to make/show TV commercials. You should contact campus TV and see if this is possible. If so, many campaigns have short ads you can run. You can also be creative and make your own. This is a great way to advertise for YDS as well and bring in our own politics. You can also take out ads on the relatively inexpensive Facebook.com.

Contact the YDS National Office or check online for more ideas, materials, and support.

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