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Guest writer

## Cut students' debt

Clinton college plan holds hope

By Charles Blake Special to the Democrat-Gazette  
This article was published today at 3:28 a.m.

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The class of 2015 graduated as the most indebted class in history, although they'll only hold that title for a few more months when this year's graduates walk across the stage.

The average student graduates with more than \$35,000 in student-loan debt. Not only is this a debilitating burden to bear for someone just entering the work force, it's bad for our economy as a whole. In fact, young people saddled with loans are less likely to buy a home, start a small business and invest in the local economy.

Yet for some reason it has become controversial to believe that we should do something to fix the problem. Republicans in Congress have repeatedly shot down attempts to allow those with student-loan debt to refinance or lower interest rates for federal student loans, and tried to eliminate funding for Pell Grants.

In 2016, we have the opportunity to elect a president who will make the issue of college affordability a top priority. Hillary Clinton has a proven record of fighting to improve and expand access to education, including here in Arkansas. As our state's first lady, Hillary worked to reform the public education system--expanding curriculum, reducing class size and raising standards so that our children could have a better shot at the American Dream.

She's been fighting ever since--helping create Early Head Start as America's first lady and working in the Senate to restore \$270 million in Pell Grants that were cut during the Bush administration.

Hillary knows there's a lot more work to do and has laid out a comprehensive, detailed plan to make college affordable to all who seek it. Hillary's New College Compact recognizes that while students and families are doing their part to pay for college, the federal government, states, colleges and universities are not.

The New College Compact ensures that students can attend a four-year public college without taking out loans for tuition, attend community college tuition-free, and creates incentives for states and schools to reduce costs and raise graduation rates. For those that have already graduated, it would significantly cut interest rates on student loans. This change would cut interest rates nearly in half and reduce loan payments by tens of billions of dollars in the next decade.

Hillary's New College Compact would have a significant impact here in Arkansas, benefiting about 48,400 in-state, full-time students at four-year public colleges and 56,000 community college students.

Currently, Arkansas students at four-year public colleges graduate with an average debt between \$24,400 and \$25,800. With Hillary as our next president, the combination of state reinvestment, federal resources, cost-saving innovations, and lower interest rates could dramatically reduce this number--by at least \$16,000. Community college students could save \$6,200 over two years.

Hillary hasn't forgotten about private historically black colleges and universities like Philander Smith College, which would benefit from a \$25 billion fund she would create for schools serving low- and middle-income students.

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We need a president who understands the financial burden that many students and graduates face when college is treated as a necessity but priced as a luxury.

Hillary Clinton not only understands this, but also has a detailed plan to fix this problem. Hillary Clinton recognizes that cost shouldn't be a barrier to attending college and that debt shouldn't hold graduates back.

I'm proud to support a candidate that has a proven record of fighting for us and has plans that will improve the lives of so many Arkansans.

-----v-----

Rep. Charles Blake represents District 36 in the Arkansas House.

Editorial on 02/05/2016

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