

The State PIRGs' Higher Education Project

March 17, 2003

Dear Representative Miller:

On behalf of college students, I am writing to thank you for your introduction of the College Opportunity for a Better America Act of 2003. This legislation would significantly lower the cost of borrowing for those college graduates who perform valuable public services for our communities by offering loan forgiveness opportunities.

The professions included under this bill – teaching, nursing, and childcare providers – are ones that often provide significantly lower salaries than other jobs pursued by college graduates. These salaries can make student loan repayment difficult for student borrowers, who struggled with an average debt of nearly \$17,000 in 1999-2000, according to *The Burden of Borrowing*, a state PIRGs' report.

Given the chronic shortages of employees in these public service sectors, this legislation takes an important step in encouraging young and talented students to pursue such careers. According to the American Hospital Association, our country is currently in need of 126,000 more nurses. Child welfare jobs and teaching positions in low-income areas are similarly unfilled.

Offering loan forgiveness opportunities in these careers provides students the opportunity to enter these professions without struggling with burdensome student loan debt. In addition, the increasing loan forgiveness benefits provided to individuals who work for longer periods of time in these professions encourage individuals to persist in these careers.

We are pleased by your continuing support of students and your work to the make college more affordable. Your legislation would extend the loan forgiveness program at a time when America needs our graduates to become teachers, nurses, and childcare providers more than ever. Again, we thank you for your leadership and your commitment to making college more affordable for thousands of students.

Sincerely,

Kathryn Rube
State PIRGs' Higher Education Associate