

Going to college is considered a part of the American dream and the only way to get a good, high paying job. For decades it has been considered a good investment to go to college and further one's education, but amid rising tuition prices and an economic downturn, more and more people are asking themselves the question: is college really worth it? In these times, the answer is no because of the ridiculously high debt that students will accumulate and the detrimental effects that this massive amount of debt has on society.

Student loans are expected if one is to go to college, but loans of the magnitude that now exist have negative impacts on college graduates for the rest of their lives. 48% of college graduates say that paying off their college debt has made it harder for them to pay their other bills (Source F). This means that college graduates are having to choose between keeping the lights on or paying off their debt. And this debt could persist for many years depending on the cost of the college or program. My cousin, a software analyst for the college of dentistry at UofM, is still paying off his college debt at the age of 35. Thus, college graduates are being subjected to lifelong debt and difficult choices when paying bills just to receive a "well-rounded learning experience" (Source B). Of course there are ways for students to get financial aid from the government, but "congress may soon cut federal financial aid" meaning that the cost of college would once again fall on to the backs of the students (Source D). Even students who go to schools in-state suffer because of the high cost of tuition and the debt that follows. Going to MSU costs about 15 thousand dollars per year for an incoming freshman, but because first and second year students are required to live in university housing, that figure jumps to almost 25 thousand dollars a year. That means that after four years of school, one student will have paid 80 thousand dollars just in tuition before even attempting to get a higher degree. Going to college

just to spend an entire life in debt and maybe get a good job is not worth it. Encouraging students to do this could have an everlasting impact on job diversity as a whole.

Forcing students to shell out more money to go to college and enter into more debt means that they will go for safe career options that pay well so that they can pay off their debt. This means that careers like policing or teaching, which pay little compared to others, will be bypassed in favor of higher paying ones, a process that will negatively impact society. All because college is seen as a “risky investment” and students want to make sure that they reap the most benefits out of it (Source E). In fact, 24% of college graduates have openly stated that the cost of college and their accumulated debt has made an impact on their career choice (Source F). Since students feel pressured to pick the most profitable majors others, such as english or philosophy, will be ignored because they are perceived as having a lower payoff even though people who major in these subjects “can be found... in leadership positions in politics, culture, and the economy” (Source B). This phenomena occurs as early as high school when students are encouraged to choose what they want to do. When I was considering my options, I told my parents that I might want to become a journalist. They responded by saying that I would never be able to make anything of myself if I did and that I would go through a lot of school without making any money. By losing students in majors that are perceived to pay little, society is losing the leaders that these majors produce. Thus, society will lose a vital part of its fabric simply because students do not feel that they will be able to pay their bills if they do these majors. But unfortunately, no matter their major, most students struggle to pay the bills that “America’s most distinctive, selective, and demanding institutions” impose on them (Source B). All that this accomplishes is a whole lot of doctors and not a lot of philosophers trying to pay off their college loans.

College is not worth it when students are forced to choose between paying for their water bill or their education. College is not worth it when students have to decide whether they pick majors that will pay well or majors that they love. College should be worth it for any major, and the fact that it is not speaks volumes about the state of the nation and society as a whole. It shows students that their money is valued above their education. This is reality and until something changes, this will only get worse.