



**FUND OUR FUTURE**



Support the campaign to

***CHERISH PUBLIC HIGHER EDUCATION***

*real*

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***The stories***  
***from our campuses***

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

A high school diploma doesn't  
cut it anymore.

Is our Commonwealth a leader  
in education, or is it not?

If it is, we have to show it!

- Alexander W. Hoyt

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 35,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
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I entered the University of New Hampshire in 1962 and graduated in 1966. As a child living in an old farmhouse with no flushing toilet, my mother told me 1) you're going to college and 2) we can't pay for it. I knew both were true. We received our government surplus of butter, peanut butter, flour, etc. - the predecessor of food stamps. I saved the money I made during high school, which was gone after my freshman year. But with scholarships, including from my father's steelworkers' union, and two jobs during summer, I paid my expenses and graduated without student debt. I can't imagine doing this today. I'm providing this information for reference.

- Jon Tetherley

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*



## Tell Us Your Story.

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My partner and I have so much debt that he had to postpone going back to college. He is a few credits shy of earning his B.A.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 45,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

There were many times when I was afraid of not being able to start or continue my college education, even when attending Salem State University, a public college. I shouldn't have to be worried about how I will pay off thousands of dollars when I should be planning my future career.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$

8,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
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I'm an out-of-state student from Vermont. There are only one or two state schools that have a criminal justice program so I was forced to go out of state. The amount of debt I have is not worth the education at this point. I don't need a degree to be a state trooper. Thank God for federal loan forgiveness.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 65,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
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Dear Owen,

A few months ago, I went upstairs to your room expecting to find you asleep. Instead, you were wide awake and rubbing your head. When I asked why you were not asleep, you asked, "How are we going to pay for college?" It gave me a sudden pause, as you are 10 years old, and you should be dreaming, literally, about your future, not worrying about funding. I told you that hopefully we will have worked enough to make it, that money is not a worry with college. Here's a step in the right direction.

Love you, Mom (anonymous)

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$

TBD

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

The state's prerogative to sufficiently support public education is not limited to preK-12 education. Higher education is a necessary part of education as a public good. Sufficiently funded public higher education contributes to the wealth and prosperity of the common good; the significance of this investment is proper and befitting of Massachusetts.

- Colby H.

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 20,000

## Tell Us Your Story.

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I would not be able to afford college if it weren't for Salem State. However, in order to attend this university, I work full time. I love learning, and Salem State has given me the chance to pursue higher education. But I am in debt, and it has put a lot of stress on me.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$

8,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

Although I was accepted to other universities, I had to come to Salem State because it made the most sense financially. I am still \$32,000 in debt, however, because I am responsible for my education on my own. In my senior year, I had to become a resident assistant or I would not have been able to stay on campus and be a part of the residence community. I have also had to work 20-30 hours a week throughout my 4 years in college.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 32,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

Student debt has affected me by limiting my choices and opportunities in the future. I have to decide if I want to - or can - go to certain grad schools due to my current debt. It is important because an educated society is a productive society, and right now education is not accessible to many. It's not fair.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 40,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

WE DESERVE THE OPPORTUNITY  
TO LEARN!

I'm going to college to learn how to help others - I shouldn't have to be spending 5, 10, 20 years worrying about affording food and housing because I owe loans from my time learning to help others. I will likely end up counseling people living below the poverty line while my own loans will be dangling over my head. The toll that student loans are taking on people's mental health is despicable. We shouldn't have to beg for funding for our schools.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 30,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
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My top issue is the need for stable full-time faculty. I worked as an adjunct at a community college from 2011 to 2018, earning \$3,000 per course, without health insurance and with fluctuating course sections. I was in need of full-time work, but I was told the college would not support my ideas for new courses and the college could not offer me a full-time position. I believe the college increasingly hired retired people, who did not need full-time course work, as adjuncts.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*



## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

I attended UMass Amherst and graduated in debt. I now work at Salem State and believe funding this incredible university is important for students, staff and faculty.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 36,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

Public education is crucial to prevent a stratification of society. Higher education is crucial to holding our elected officials accountable and in proposing progressive legislation.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 55,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

My debt is going to be detrimental to my future and it affects my life negatively such that I am in constant fear of my future after college.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 65,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

I want to go to grad school to become a lawyer. However, with my debt from college, I may have to take a year off, which increases the risk that I will never go to law school. My dreams are so unclear as of now, and I don't know what I'm going to do.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 15,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

I decided to go to the Massachusetts College of Art & Design in large part because it is the only public higher ed art school in the United States.

When my father died before my senior year, my support from FAFSFA went with him. I was made to pay full price for the rest of my time there.

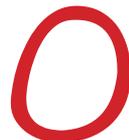
Fortunately, my father was a public high school teacher with an okay life insurance plan. I had to use most of the money to pay off my debt plus his debt, which was now also mine.

My mother, a nurse in her 60s, is still paying off debt from her public education in NH, back when I was still a baby. Almost 30 years later, she is still in debt.

- Anonymous

## My Student Debt.

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## Tell Us Your Story.

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I have grown up in an impoverished household. I utilized Advanced Placement courses to gain a head start in higher education. I also enrolled in college while still a senior in high school through a dual-enrollment program. I paid for all of this out of my own pocket. When I graduated from high school, I utilized financial aid. I attended a community college, and I earned my associate degree without incurring debt.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 10,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

Higher education is extremely important for me in order to pursue my own career goals. Due to the cost, I will be the first person in my family to get a college degree. My debt is low compared to other college grads. But that is because of the long, 60-hour workweeks I put in during the summer and working while in school to minimize my own debt.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 25,000

## Tell Us Your Story.

*Why does the state need to reinvest in public colleges and universities?  
How has student debt affected you, your family or, if you are an educator, your students?*

My daughter & her wife both graduated with master's degrees and doctorates and just got married. Their school debt is preventing them from living up to their dreams & potential. This amount of debt is insane.

- Anonymous

## My Student Debt.

*What is the total student debt burden you have, or had, for yourself and/or your children?*

\$ 500,000