Editorial:
College debt is a sizable problem

It's a vicious cycle. A degree from a four-year college is supposed to lead to a job, and jobs, as we all know, mean money. But in order to obtain such a degree, one must shell out at least four years' worth of ungodly tuition payments, only to end up hip-deep in debt before ever seeing that coveted degree.

Even for those of us who are lucky enough to have scholarships and grants to ease the pain of college payments, working toward a diploma from Rider University isn't exactly a wallet-friendly endeavor. We all cringe at the $32,000 price tag that's attached to each college year. Yes, Rider's a private institution. Yes, we're getting a respectable education. Yes, we'll eventually reap the monetary benefits of being college-educated adults.

But is this all worth attending a university that leaves its students in some pretty monstrous debts?

According to U.S. News and World Report, of the universities that offer both undergraduate and graduate classes in the northern quarter of the country, Rider is number two in terms of leaving its graduates with the most debt. Sixty-eight percent of our graduates leave this institution with an average debt of $30,519. This means that Rider's freshest crop of alumni start off in the hole before they even step foot into the role of a contributing member of the college-educated working society.

It's easy to dismiss paying off college debts as a large-scale problem that is certainly not peculiar to Rider University. But that's not going to make it any easier for us to deal with the burden of paying off college loans while trying to succeed in whatever careers we choose for ourselves, nor does it make it any better that our University has earned itself a place in national rankings for its role in student debts.

The prevailing complaint of the graduates who find themselves bartending with the post-graduation downside of loans is the fact that they felt thoroughly unsure of how to properly finance a college education. We go to college in order to prepare ourselves for our futures. Since paying off college debts is one of the first realities to hit us, it should be the responsibility of our University to help make that first hurdle of adulthood a little easier to overcome. Seeing as the vast majority of us have never been college students before, we simply don't know how to navigate our way through the maze of Stafford loans and private loans, researching how to get the most from our loans and actually applying for loans once we've figured out the system.

Additionally, there are students who are either paying their own way through college or whose parents never went to a four-year college, so they don't even have parental knowledge or assistance to help make sense out of loans and the best way to avoid unreasonably large amounts of student debt.

Rider gives out over $27 million a year in scholarships and grants based on individual students' merits and needs; however, this is often merely the difference between not being able to afford a Rider education and just barely being able to afford a Rider education. Until then, we have to grin and bear it and hope that future college students will learn how to start saving well before they embark upon their higher-education adventures. This weekly editorial expresses the majority opinion of The Rider News editorial board and is written by the Opinion Editor.

FRESHMAN POLL RESULTS
Questions by The Rider News. Check back each week for the RU Connected poll results!

Have you noticed that you’ve gained weight since the beginning of the fall semester?
Yes (47.8%)  
No (21.7%)  
Not sure (15.2%)  
I’ve lost weight (15.2%)

Vote online at RU Connected

The Rider News welcomes letters on all subjects of interest to the rider community. Letters must be typed and include the name, address, phone number and signature of the author for verification. Send to The Rider News via e-mail (ridernews@rider.edu), campus mail, or hand deliver to the Ridge House. All letters must be received by midnight on the Monday preceding publication. The Rider News reserves the right to edit all letters for space and clarity.

SRC helps improve Rider’s image

Image has a lot to do with the college process. Why else would we spend thousands of dollars on slick new computers, some with LCD screens, for our computer labs when their only purposes are web browsing and Word documents? It’s so that the administration looks good for prospective students and parents. “The latest technology for tomorrow’s leaders,” or something like that, is probably the usual pitch. The computer money could have easily gone for something functional, like new shower curtains.

It’s nice to see money spent on something truly useful to Rider’s current students. Construction is an exciting prospect, but it’s doubly so when the construction truly benefits everyone. The admissions people get a great new building to show potential students, current students get a place to work out and an impressive image is projected to visiting high-schoolers.

One part of Rider’s image that’s improving with the Student Recreation Center (SRC) is aesthetic appearance. If you had pulled into Rider’s main entrance three years ago, you would have seen old brick facades on either side. As we’ve all heard, first impressions are everything. Regardless of what’s behind those brickes, regardless of the camaraderie or school spirit in Hill Hall or Alumni Gym, prospective students already have one negative on the scoreboard in their heads. Putting a friendly-looking recreation center smack in the front of Rider’s layout is a statement: “We care about the student.”

The beauty of this image-editing lies in its tangible benefits for current students. We get a new gym, an indoor jogging track, three multipurpose fields and a nice-looking place to pass by on the way to and from Daly’s. We get a heated, lit place to play pick-up games with friends, to meet new people and to feel better about ourselves.

The old gym, the Mauer Fitness Center, is a perfectly functional one. We have a pool, treadmills and a weight room. I’ve been there many times myself, and I’d never had any complaints. Yet its admittedly less-than-inviting visual atmosphere leaves much to be desired. Not only is it’s aesthetic appearance. If you had pulled into Rider’s main entrance three years ago, you would have seen old brick facades on either side. As we’ve all heard, first impressions are everything. Regardless of what’s behind those brickes, regardless of the camaraderie or school spirit in Hill Hall or Alumni Gym, prospective students already have one negative on the scoreboard in their heads. Putting a friendly-looking recreation center smack in the front of Rider’s layout is a statement: “We care about the student.”

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