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# Roundup: Rising Loan Debt; Community College Option; Admission, With Conditions

By JACQUES STEINBERG

“Student loan debt outpaced credit card debt for the first time last year and is likely to top a trillion dollars this year as more students go to college and a growing share borrow money to do so,” my colleague Tamar Lewin writes today in *The Times*.

Among the grim statistics she compiles are these:

Two-thirds of bachelor’s degree recipients graduated with debt in 2008, compared with less than half in 1993. Last year, graduates who took out loans left college with an average of \$24,000 in debt. Default rates are rising, especially among those who attended for-profit colleges.

For those applying to college this year, or in future years, who may be daunted by Ms. Lewin’s findings, our colleague Ron Lieber, who writes the *Your Money* column, offered an alternate path in an article that appeared in *The Times*’s business section over the weekend. Mr. Lieber presented “six of the most important things you need to think about” if you are planning to begin your higher education experience at the community college level as a way to save money.



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Among his tips:

**SPECIALIZED ADVICE** Most community colleges will have at least one adviser who knows how to work the transfer system. Your task is to hunt down those people before you enroll and pick your classes.

“To transfer, you have to complete 60 transferable units, which is quite doable if you are coming to me in April of your senior year in high school,” said Dan Nannini, the transfer center faculty leader at Santa Monica College, describing the path that most aspiring transfer students take. “If you do what I tell you, you will transfer. It’s not a mystery here in California.”

And how often should you visit someone like him once you enroll? “My line is that we’re like dentists,” he said. “You should see us twice a year.”

Finally, in catching up on my Times reading, I point those readers with an interest — perhaps firsthand — in waiting lists to an article by Lisa Foderaro published Monday that describes another variation on the longstanding practice. In it, she writes of “a small but growing number” of colleges and universities that offer “guaranteed admission if the student attends another institution for a year or two and earns a prescribed grade-point average.”

Which colleges did Ms. Foderaro find that are engaging in such practices?

In New York State, they include Cornell University, Medaille College in Buffalo and several campuses in the State University of New York system, including the ones in Albany and Geneseo. Many others around the country, like the University of Maryland and Middlebury College in Vermont, have long had variations on the practice, accepting students if they agree to start a semester later.