

# The comic extremes of student debt

New TruTV game show highlights absurdity of crippling college loans

BY ISOBEL VAN HAGEN

Welcome to 'Paid Off,' the game show that helps pay off your student debt so you can stop hoping to get hit by a well-insured bus," jokes the host of a new show that, you guessed it, helps students pay their debt.

Contestants begin by introducing themselves by name, alma mater and debt balance. No matter how well intended, the show highlights the absurdity of crippling student loans in this country: Affording an education is a prize, not a necessity.

Forty-four million borrowers ages 20 to 30 owe \$1.4 trillion in student debt. This is larger than credit card and auto loan debt combined. About 1 in 10 student borrowers is behind on repayments — the highest delinquency level of any type of borrowing, according to the Federal Reserve Bank of New York.

The average cost of private

U.S. education is around \$34,000 a year, and some of the most expensive college tuitions reach nearly \$70,000 a year. Our education-loan system is not present in many other countries: In places like Britain, Canada and Germany, education is much more affordable.

Many private lenders prey on young, vulnerable and often excited-to-go-to-college students, a problem compounded by enormously high loan interest rates. Navient Corp., for example, was accused in ongoing state-government lawsuits of making billions of dollars in risky student loans to borrowers who had little expectation of repaying them.

Even though the cost of undergraduate education is often exorbitantly high in this country, repaying loans is also difficult for students with lower tuition. Students at both private and public schools are saddled with very high-interest debt, for sure. But that can be especially difficult to over-



Michael Torpey is the host of TruTV's new game show, "Paid Off."

come for students who graduate from non-name-brand schools and start with lower incomes.

Secretary of Education Betsy DeVos is potentially making the situation worse. She plans to eliminate Obama-era regulations that forced colleges to prove they provide "gainful employment" opportunities to students who are likely to take out loans. This is a drastic step backward.

A few U.S. colleges, like Norwich University in Vermont, are trying a different model: It will

pay your tuition as a portion of your future salary. This model, similar to the one in Britain, allows students to take advantage of their degrees to find a job first, without worrying about loans hanging over their heads. Public colleges and universities in New York State have worked out a free tuition agreement for students whose families make under a certain amount.

At the forefront of the Democratic socialist movement, including the campaigns of Bernie Sanders and Alexandria Ocasio-Cortez, people are advocating

for free higher education. That would be a drastic transformation, but it would be a serious investment in the nation's youth.

While free tuition across the country seems unlikely in the near future, we need a huge shift in higher education to make college more accessible and affordable. The youngest, and often brightest, people in this country are being punished as they try to achieve educational excellence — something modern society dictates we can't succeed without.

As "Paid Off" host Michael Torpey says in his closing remarks, "Folks, we helped four people pay off their student debt today, but there are 45 million Americans out there struggling with their student loans. It doesn't have to be this way. Call your representative right now and tell them we need a better solution than this game show."



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## EXPRESSWAY

# Mom's coins bought a beach vacation

BY FRANK VESPE

It was the fall of 1964, and my mother was determined to take my family on a seashore vacation the next summer. The glass Hellmann's mayonnaise jar she washed out after Thanksgiving dinner was our ticket to paradise. She used it to save every coin from her change at the laundromat on 24th Avenue in Astoria. Seven months later, on my last day of fourth grade, she proudly held up the filled jar.

On July 1, Dad, Mom, brother James and I boarded the elevated subway at Ditmars Boulevard, dragging suitcases twice my size, and rode the train for two hours to the Beach 67th Street station in Arverne, a beachfront community on the Rockaway peninsula.

As we got off the train, I asked my father where we would stay. "We'll find some-

thing," he said.

From the platform we inhaled the salty air and saw vacation bungalows. I dreamed of a summer to last a lifetime.

But house after house with "rooms to let" signs had no vacancies for as many as the four of us. Dad's gloomy face seemed to say that our vacation might not happen. But then a passerby suggested Beach 69th Street, so we staggered into an old three-story Victorian with a cupola on the roof and a planked porch.

Miss DeWitt, an elderly white-haired woman in a checkerboard-green cotton dress, ushered us into her parlor. The sad look on her face seemed to indicate no vacancies, but Mom pulled out her jar and poured its contents like a waterfall onto the long wood table.

"I want my kids to have the best summer of their lives," Mom said, her eyes desperate.

Miss Dewitt's response was unexpected. "We play Pokeno every night," she said, referring to a popular parlor game and staring at me, "and my guests are expected to play."

Our first-floor room had a stove, sink, a queen-size bed and a single bed for James, 17.

A tiny alcove was my heaven for our eight-week vacation. It had a ceiling-to-floor screened window that let us savor the breezy air. On my springy cot, I hid James' transistor radio under my pillow and sang along to "Satisfaction" by a new group, the Rolling Stones, with the "Good Guys" on WMCA radio.

Eager to make money, I asked Miss DeWitt for chores. "You get 50 cents to sweep my porch every morning," she said. She thrust a wooden broom at me and said, "Get to work, you're on the clock."

Miss DeWitt was my favorite

boss. When I finished, she always handed me a garlic bagel sandwich with thick slabs of butter and American and Muenster cheese, a combination I still relish.

My salary was spent on Skee Ball at the boardwalk arcades and 12-cent comic books at the candy store under the elevated train. On Saturday nights, Mom let me feast on fresh-baked waffles and ice cream sandwiches on the boardwalk, a treat you could smell for miles.

One drizzly day, my brother asked me to walk about 3.5 miles on the boardwalk from Beach 69th Street to the Atlantic Beach Bridge, but once there, the 5-cent pedestrian toll ended our trek. I'd spent my last nickel on banana Turkish Taffy, a hard candy you would slam on the counter, breaking it into a thousand pieces, so we sadly turned back.

A few months ago, I visited a

friend in Atlantic Beach and noticed the Atlantic Beach Bridge. Without hesitation, I paid the \$2 toll and drove along Shore Front Parkway to Beach 69th Street. I'd hoped to snap a selfie for my brother in front of that Victorian vacation house, but a townhouse complex now takes its place. Still, even today, the aroma of fresh waffles transports me back to the way it was in 1965.



Reader Frank Vespe lives in Springs.

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