

# Joy of graduation crushed by debt

by Robert Beynon  
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Anne Tayler is inexplicably buoyant after giving another lecture to her English 100 class. She jumps from foot to foot, her curly brown hair bouncing to the rhythm of her feet.

"I love it. I'm always like this after class," says Tayler 34. "I've got such a great English 100 section this year."

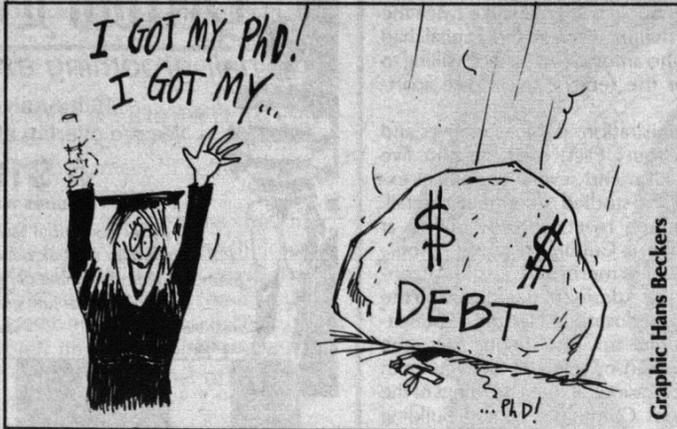
Tayler's happiness is contagious as she flits from person to person in the Buchanan tower English office. It is also remarkable.

Tayler should graduate this spring with a PhD in English. With her doctorate comes a debt of \$25,000 — money she owes the provincial and federal governments in student loans. She must pay more than \$400 a month for 10 years to pay back the debt and its accumulated interest.

Tayler thinks she will not have the money to pay the debt in that period but plans to do it eventually.

"I'm a survivor," she explains. The debt grew as Tayler, a single mother, supported her children while going to school.

"The standard joke is 'What will you do? Declare bankruptcy?' I hope I won't get forced to do that," she says.



"But at some point there is a limit." She says she is not the only student in such a situation. She asks: "What will the government do if numerous people start declaring bankruptcy?"

Tayler lives with her daughters, Cindy, 12 and Wendy, 14, in a house on Bowen Island a twenty minute ferry ride and two hour commute from UBC. It is less expensive than in Vancouver plus she has a large garden. They do not eat meat, and Tayler only goes out "on occasions". She heats her house with a wood-fueled air-tight stove — "wood's free," she says.

When she moved to Vancouver from Whitehorse, Yukon Territo-

ries in 1978, Tayler did not qualify for the B.C. student grants then available because she was from out of province. The grants were eliminated in 1983 by the Social Credit government. Tayler's debt began in her first year at UBC.

In the seven years since, Tayler has gone to school all year, continuing through each summer and working whenever she can.

"I've cleaned house, I've been a tutor, free-lance editor, judged a limerick contest, tried being a filing clerk, gardened, typed, taught grammar courses."

"Once I needed grocery money," Tayler continues. "A wonderful older lady needed her porch scrubbed so I went out with an old-fashioned scrub brush and scrubbed it for \$5."

The work has never been enough and she has always needed loans. Tayler is applying for work study this year although she is already instructing an English 100 course, writing her dissertation and caring for her children.

"There just isn't enough money," she says.

Tayler begins her days at 6 a.m. and often ends her days at midnight.

Tayler does her own studying, prepares for the English 100 class and is on campus by 2:30 p.m. Then there are office hours, and Tayler returns home, makes supper and does homework and works until midnight.

That is her Monday, Wednesday,

Friday schedule when she teaches English 100 section 07C in Buchanan. Other days she does not drive her 1974 turquoise Datsun into school but stays home and works.

She parks her Datsun in Horse-shoe Bay to save money commuting to and from Bowen Island on the small coastal ferry.

Tayler says her English section takes up a lot of her time.

"We're not teaching assistants at all, we're instructors," she says. "We are responsible for an entire class. I'm supposed to work 12 hours a week but if I did just that I'd be letting my class down."

The classroom she teaches in is small and cramped with dingy curtains, located on the third floor of the Buchanan building's B wing. She is lively in class, not your typical professor. The students are relaxed and laugh at her jokes.

"You didn't expect a normal class," she tells them smiling.

Tuesday and Thursday Tayler works on her dissertation, The Rhetoric of Quotation in the Cantos of Ezra Pound. She says she hopes she will finish by the end of this year but worries it may take years to finish, while her debt increases.

Tayler also spends one day a week working part-time teaching spelling. She spends another day a week filling out job applications and sending out resumes, hoping she'll find a full-time job before she graduates.

"I'll send two to 10 letters a week, all of which get politely rejected."

She says she applies mainly to universities in Western Canada and along the U.S. West Coast and to institutions around the Pacific Rim, but expects to create her own job once she is graduated — free-lance editing, teaching.

Tayler does not know, however, how she will ever pay off her total student loan doing that. She expects to make \$20,000 a year at most when she graduates.

"Do a budget for \$20,000 a year for a family with two kids," she says. "After you take out groceries and rent there's not much left."

Tayler finds hidden expenses supporting children — medical

coverage, transportation, tutors, dentists, school expenses, life insurance on herself.

Tayler agrees she must pay back the loan but says the repayment scheme has to be made more realistic. She says she will not be able to make the required payments of more than \$400 a month for 10 years to pay off her loan.

A student loan should be an investment by the government, says Tayler. She asks why she cannot write it off her income tax returns when she graduates like business people write off business expenses.

The interest payment for students should be fixed, Tayler argues, and people applying for repeat loans while finishing graduate work should have their paperwork streamlined. Currently former students pay the prime interest rate at the time they consolidate their loan. Some students are paying almost 16 per cent interest on their loans.

And Tayler doesn't understand why she has to give the education ministry in Victoria the same information three times a year when she fills out her loan applications.

She thinks the ministry does this to catch cheaters but she says they're missing the real fraud anyways, only catching people who apply for more than one loan.

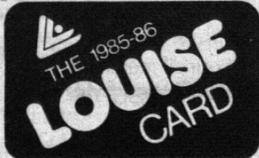
She says whenever she waits for a reply to her loan application her stomach grinds for two months. There's no promise that even now, when she's on the dissertation stage of her PhD, they won't cut her off.

While she wonders about how she'll repay her student loan, life goes on. She chops wood for her stove every day and tends her garden — Tayler is counting on enormous zucchinis until mid-December.

Because they cannot afford meat she feeds her family a lot of Asian food. "Like Chazuke. It's a Japanese dish with rice, tuna, dried seaweed, spices and tea. It's great because it gives complete protein."

Tayler is not worried though. She just wishes the system was more fair. "I guess I'm a real survivor. . . yeah, I am." She says she has "what a friend called stick-to-it-ness."

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### Please note:

Neither Paul Alpern nor J. Shah Pemberton shall be available for office hours from November 7 thru to November 14th (inclusive), due to an Ombudsman Training Conference. If you have any problems during this time span, please contact the following people concerning your problem.

**Academic Discipline Miscellaneous**      **Caroline Nevin Student Legal Service any executive member**

Normal office hours will resume November 15 for Paul and November 18 for Shah.

Sorry for any inconvenience incurred.