

Student loan

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another indifferent and pompous letter of rejection.

During summer, 1990, realizing no adequate employment in Canada was on the horizon, I received money from a British source to finance a return to Europe. Over a previous two-year period I had applied for nearly 500 positions worldwide. The only positive developments came with temporary work on the Kurdish refugee prob-

lem in Northern Iraq, and a UK employment department program that will help me start up a small printing business.

Technically, I am still eligible for interest relief because I have such a low income for a five-member family. However, despite my keeping a post office address in Vancouver, I am not officially eligible because my residency is not in Canada. Thus, in November, 1990 I wrote detailed correspondence to Ottawa and Victoria informing them that student loan

burdens constitute 80 per cent of my financial obligations. In short, if I was not given the respect and consideration of a partial loan remission, I would be forced to file for a legal bankruptcy.

The contents and urgency of my letter were essentially ignored. A response I did receive, blindly informing me of my legal responsibility to repay all loans, came four months after my initial letter of November, 1990. Thus, I started bankruptcy proceeding through a trustee in Vancouver under the laws of British Columbia. My creditors quickly responded by trying to pressure me through third party debt collection agencies.

Again, I fortunately possess an advantage that most students who owe loans do not have. Before I

worked with the Bank of Montreal I was a bad debt collector with Canada's largest finance company. I understand collection psychology, know how these characters operate, and fully comprehend the domestic and international legal parameters of credit and collections.

When a couple of collection agencies contacted me here in UK, I merely filed a complaint with the appropriate British licensing agency and registered a harassment charge with the local police. After the action, my family received no further annoyance.

My story of loan burden is not unusual. However, the method I use to alleviate the predicament probably is. Yet I stress that gov-

ernment agencies must be made aware of the realities faced by people who take out these loans. Practically, they are merely another form of welfare benefits, except that one has to legally repay them. In these times of high unemployment, poor economic performance, age prejudice in hiring, and sex discrimination, there is no guarantee of any single mother or older student with a family securing adequate employment when they finish their studies. Most student loan bad debts involve this group of people.

If someone takes out a loan to pursue studies, does poorly or drops out for irresponsible reasons, he should be liable to repay that money. However, when one diligently pursues and achieves a goal, often while fulfilling stressful family responsibilities, he or she should be recognized for achieving that objective. Such reward could be total remission of the amount owed or a tax credit of comparable value.

If you are able to repay student loans naturally make every effort to do so. However, if this debt is destroying you, your marriage or your family, do not hesitate to use all legal apparatus to mitigate pressure. Apply for bankruptcy if necessary, and when enough people do so, perhaps loan authorities and politicians will wake up to the practical problems of financing higher education and training throughout Canada.



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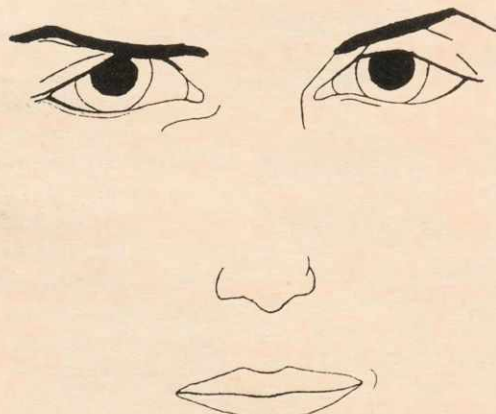


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Dr. Nel Noddings, professor and Associate Dean at Stanford University, specializes in ethics, moral education and mathematical problem solving. Author of three books including the acclaimed *Caring: A Feminine Approach to Ethics and Moral Education*, and *Women and Evil*, Noddings also co-authored (with Paul Shore) *Awakening the Inner Eye: Intuition in Education*.

7:30 p.m. Thursday, October 31, Mount Saint Vincent University
Seton Academic Centre, Aud. B & C