



Dear Friends,

20 days, 20 ideas, 20 minutes, \$20: Makeover

Here is Idea #7 in our campaign to give voters actual solutions to our current challenges and to provide **20 steps to a Total Democracy Makeover.**

We need you as a partner in this journey to create a healthy, vibrant and thriving democracy. [If you like the idea, contribute \\$20.](#)

My opponents are in the kowtowing business--kowtowing to party establishment, big money, PAC, and K Street. **I am in the solutions business.** The solutions business for Main Street's small businesses--your business.

Education is supposed to be one of the keys to achieving the American Dream, but with today's outrageous tuition rates and our current student loan scheme, the door is shut to so many.

We are the wealthiest and greatest country in the world so why can't we figure out a better way to make a college education available to all who want it? Why? Because the universities and the political machine that subsidizes them with our tax dollars like to keep in place a status quo that is unfair to students.

The more money the federal government gives for student loans, the more tuition goes up. Student loans are not for the student, they are for the universities--the students are just the means for enriching the universities' elite. It is a never-ending cycle, subsidized on the front end by the taxpayer money and paid for on the back end by the students.

The only winners are the universities--the students end up at graduation, with an absurdly burdensome debt and the taxpayer ends up with the bill. Just like bookies, whether the student wins or loses in the job market, the schools still get paid.

Instead of subsidizing exorbitant salaries presidents and professors enjoy, and instead of allowing them perks such as 0% loans on houses and cars, (talk about a rigged system), we can and should make student receipt of federal loans contingent upon a university's ability to provide affordable tuition rates to students. Steps should be taken to develop a formula whereby both tuition and interest rates would be lowered so that graduating students would not carry too draining a burden of debt too early in their careers.

While I support a ceiling of 4-6% for student loans (when I was in school, it was much higher at 8.25%+), let's not pretend that lowering the interest rate is the panacea to this problem. The problem is not just the interest rate, the problem is the principal. Let's face it, if tuition and all school fees were something reasonable like \$5000 per year instead of double or triple that (and that's just for the state schools--the private "non-profits" are even more out of

control), then a student could work during school to pay some of that tuition, take out modest loans for the rest, and the interest rate becomes almost moot.

If universities are more interested in educating young adults than in living off the largesse of the federal government funneled through student loan programs, and if those who profit at the universities are truly interested in educating our next generation of leaders rather than making money off the students' backs, let them prove it.

Let's make a university's eligibility to participate in the federal loan program contingent upon its ability to bring down the costs of tuition by at least 5% per year over the next 5 years, thereby bringing tuition costs down by at least 25%. Schools that beat that savings rate will have more access to the program. **Let's see these schools compete with each other to offer students the best education at the most economical price.**

DeFranco Delivers Idea #7: Stop Subsidizing University's Elite Enrichment Program = Education, Not Exploitation

Any person in the real world would see that this rigged system of exploitation of both the students and the taxpayer is illogical, a set up for disaster, bad for the American people and bad for the economy. Why hasn't my opponent done something about it?

My Idea #7 is a solution that is not only fair but will also have a tremendously positive impact on jobs and our economy by making a college education available for all rather than just for the children of the elite.

My solution #7: Healthy Education System= Innovation, Energy, Creativity= Fuel Job Growth & Grow Main Street.

[If you like Idea #7 click here now to contribute \\$20.](#)

[If you really like Idea #7 contribute \\$77.](#)

[If Idea #7 is your favorite so far, contribute \\$770.](#)

For democracy,



Marisa DeFranco



Paid for by DeFranco for Congress
PO Box 103, Middleton MA 01949