

**Please Welcome The Following New Members To Ski Country UniServ**

**Jackson County EA**

Judy Stepp

**Mountain EA**

Joy Ross

**West Grand EA**

Michele Desanti

Elizabeth Hart

**Steamboat Springs EA**

Shannon Carlin

Anna Jones

Elizabeth Leys

Madleine Mulliken

Hadley Nylan

Julia Ortiz

Morgan Peterson

Deborah Sanders

Kathy Swingle

Grady Turner

**Lake County EA**

Janet Azeltine

Maureen Barnes

Rebecca Brown

Lynette Clemons

Steven Everitt

Martha Friedrichs

Katie Kenney

Suzanne Mullineux

Daniel Rudolf

Rourke Sisson

Jonathan Turner

Michael Vogher

**Roaring Fork CEA**

Stephanie Alzamora

Lucas Brooks

Raven Cromwell

Nikki Dorr

Damie Elsen

Jenna Fenton

Megan Harvey

Mark Howard

Jocelyn Kochevar

Jeri Polowchena

Joseph Rankin

David Romero

Andrew Streeb

Christine Tinner

Stephanie West

Jacob Zilliox

**Summit County EA**

Robert Bell

Darren Brungardt

Mary Davis

Tessa Elder

Carin Faust

Amy Hardwick

John Hermanson

Benjamin Lausten

Kathleen Lorch

Kimberly Phipps

Amy Raymond

Emily Riggan

Megan Smith

Emilie Theobold

Suzanne Welles

Christina Wenz

Patricia Winter

**Aspen EA**

Holly Aloï  
Shannon Broughton  
Gretchen Calhoun  
Jessica Elliott  
Jamie Evans  
Kelly Gordon  
Sarah Graber  
Lyssa Haldeman  
Kimberly Knol  
Emma Krukar  
Audrey Leonhardt  
Cara Naiolo  
Even Obranovic  
Lara Okamoto  
Raegan Reimer  
David Sellmeyer  
Christy Smith  
Ellen Steward

**Moffat County EA**

Cynthia Beaver  
George Bowman  
Tiffany Bredeson  
Justin Folley  
Eric Hess  
Stephanie Jeffcoat  
Catherine Karo  
Karleen Kennedy  
Kelly-Anne Kirk  
Ashley Larlham  
WM Lavington

Sara Linsacum  
Rebecca Martin  
Kathryn Masie  
Shirley McCarthy  
Christina Parrott  
Angela Sollenberger  
Brandi Sterle  
Loretta Walton  
Terri Winey

**Eagle County EA**

Kristina Aden  
Mary Blomquist  
Jennifer Brown  
Natalie Brummer  
Nicolas Brummer  
Christina Casias  
Rebecca Cuevas  
Jenelle Fernandez  
Ann Lavoy  
Katie Leibig  
Lina Marquez  
Beverly Rasmussen  
Barbara Roisum  
Jonathan Selbig  
Sara Snowwhite  
John Switala  
Natalie Troy  
Aaron Wacker  
Amberly Wendt  
Kathryn Wick  
Allison Young

## **American Dream Threatened by College Affordability Crisis**

The emerging college affordability crisis threatens to derail the American Dream for millions of young people who either cannot afford to attend college or who are saddled with crippling debt that prevents them from furthering their education, starting a family or buying a home. This emerging crisis has not been a prominent part of the national debate, despite its long-term threat to the future of our country.

### **Impact of High Cost of College**

- 400,000 college-qualified high school graduates every year don't attend college because they and their families cannot afford the cost. (US Department of Education, Advisory Committee on Student Financial Assistance, [Empty Promises: The Myth of college Access in America](#), June 2002)
- Undergraduate students represent 80% of private loan borrowers. (American Council on Education, [Issue Brief](#), August 2007)
- Total borrowing through private student loan programs grew by 900% in the 10 year period 1996-2005. (American Council on Education, [Issue Brief](#), August 2007)
- Among undergraduates who borrow private loans at four-year public or private universities, 85% are full-time students. (American Council on Education, [Issue Brief](#), August 2007)
- Recent graduates with very low salaries-about half of the median U.S. income-cannot manageably repay their student loan debt while meeting their other needs and these graduates inevitably experience financial constraints at lower debt levels than their higher earning peers. (US Public Interest Research Group, [Paying Back, Not Giving Back: Student Debt's Negative Impact on Public Service Career Opportunities](#), April 2006)
- Almost two out of three of college students owes an average of more than \$19,000 (Department of Education, National Center for Education Statistics, [The Condition of Education 2007](#))
- 23% of students graduating from public four-year colleges cannot manageably repay college loans on a starting teacher's salary; thirty-eight percent of those graduating from private four-year colleges say the same. (US Public Interest Research Group, [Paying Back, Not Giving Back: Student Debt's Negative Impact on Public Service Career Opportunities](#), April 2006)

- With respect to Pell Grants: in the 1975-76 school year, Pell Grants covered up to 84% of the average annual costs of a four-year public college. Because of sharp rises in college tuition and fees, by the current 2007-08 school year, the Pell Grant now covers only 32% of a student's annual college costs. (The College Board, [Trends in Student Aid](#), 2007)
- After taking inflation into account, the costs of attending a public four-year college has almost doubled over the last 20 years (96% increase from 1977-78 to 2007-2008.) (The College Board, [Trends in Student Aid](#), 2007)
- 37% of graduates of public institutions and 55% of graduates from private institutions say their starting salaries are insufficient to manageably repay college loans. (US Public Interest Research Group, [Paying Back, Not Giving Back: Student Debt's Negative Impact on Public Service Career Opportunities](#), April 2006)
- 43% of qualified students from moderate-income families (with annual incomes of \$25,000 to \$50,000) are unable to attend a four-year college. (US Department of Education, Advisory Committee on Student Financial Assistance, [Empty Promises: The Myth of college Access in America](#), June 2002)
- Debt related to student loans for college education can impact graduates in various ways. Some may delay the purchase of a home, others may wait to start a family, and some will have to put off graduate school for awhile. In many families, debt has a trickle-down effect, as repayment of one student's debt restricts another student's opportunities to pursue their dreams. The burden of student debt can also impact career choices, deterring a path towards altruistic ambitions in favor of a job that will help pay the bills.
- Many full-time students work while attending school, very often to help meet college costs. The challenge of balancing work and school can have negative results - from limiting class schedules and the number of courses a student is able to take to having to interrupt college careers to alleviate financial burdens.
- In 2004, parents of 15.3% of graduating seniors took out federal PLUS loans: 12.3% at public four-year institutions, 21% at private four-year institutions. Their average PLUS debt was \$17,709: \$14,056 at public institutions, \$21,984 at private institutions. (These data are dependent students only and do not include other forms of debt, such as home equity loans, that parents may take on to help pay for college.) (The Project on Student Debt, [Quick Facts About Student Debt](#))