

# Universities disburse record amounts for student loans

The GW Hatchet  
George Washington  
University

WASHINGTON (U-WIRE)—The number of college students taking out loans to finance their education has skyrocketed despite the leveling of college costs in recent years, according to a CNN.com report.

According to the October report, universities handed out a record \$64 billion in financial aid the bulk of the money. On aver-

age, individual students at public institutions received about \$3,350 in federal loans. Private universities granted almost five times that amount, totaling close to \$15,400 a student.

"I would say that GW is typical of a private institution when it comes to student loans," said Daniel Small, GW's director of student financial assistance. "We might be a little bit higher. I would say that GW students average about \$16 to 17,000 in loans."

Federal loans are the most popular and accessible types of student loans, Small said. The two most common federal loans are Perkins and Stafford loans. Most students opt for Stafford loans because they are easier to obtain and usually offer large money grants.

Nonetheless, students and collegiate administrators said repaying federal loans can be stressful.

"The fact that everybody needs to go to college to get a

middle-class job ... the fact that you have to borrow more than you used to, this is a problem," said Patrick Callan, who runs the National Center for Public Policy and Higher Education, in the CNN.com report.

GW students said they have the same financial worries as students do nationwide.

"I'm getting close to 12-grand a year (in federal loans)," said freshman Andy Wilson. "And that's going to be close to \$50,000 when I graduate. I'm

always worrying how I'm going to be able to pay back that money. It's always hanging over my head."

Other students said they take a different approach to strategizing about loan repayment.

"I really don't think about it all that much, because when I do, it starts to give me a headache," freshman Dave Kay said. "I mean, what's the possibility that I'll be making \$50,000 right off the bat following graduation? And forget about saving money."

New Student Enrollment  
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