

Student debt crisis will cast shroud on future of US

Maybe you know how much you owe. Maybe you don't. Maybe you got an email about a loan exit interview. Maybe you opened it.



BY JOSH BARKER
STAFF WRITER

After all, you did agree to this. You did sign those stupid pieces of paper.

It's not like you're avoiding talking about your student debt. Maybe you even Googled debt consolidation once. Maybe you meant to Google it once.

And you've got three 10-page papers to write anyway. You can't worry about your debt. Not now.

You've got a couple more weeks.

Student debt almost tripled between 2004 and 2012, according to a study by The Federal Reserve Bank of New York, and the average graduate's debt has leaped to \$27,000.

The media is calling this a student debt crisis. For students, particularly those about to graduate, this is a very personal crisis. It's a chain binding the recently released graduate, adding more stress to the already stressful entry into the job market.

\$27,000 is a lot of money, particularly for a 22-year-old. It's really almost an unimaginable amount of money. But for many students, including myself, it is also a very real amount.

While there is certainly value in looking at this student debt crisis on a large scale, for those of us actually dealing with debt, it can only be seen from a smaller, more personal level. Otherwise, it would simply be overwhelming. But, what can we as students do to towards dealing with our debt?

"Pay it off as soon as possible, and don't get any more," said Maia Dery, instructor of art and experiential learning. "I find it alarming that students make such a massive decision without looking forward."

"I think that Guilford is a bargain for any student that shows up with intention, integrity and energy. It's amazing how many students come to college without that."

Maia Dery, instructor of art, experiential learning

Looking forward is key. College was a good investment, particularly if you went to the right college for the right reasons. Investing in a college education was like investing in a car or a house. Pace yourself as you pay it off and be aware of what you're doing.

"I think that Guilford is a bargain for any student that shows up with intention, integrity and energy," said Dery. "It's amazing how many students come to college without that. It's hard to fault people for

failing to imagine how powerful a liberal arts education be when they come from a secondary education system that discourages imagination."

Maybe it's best to at least get a start paying off your debt before taking on more for graduate school. Be purposeful about how you use loans. Sure, it would have been easier if you were doing this all along, but now is as good a time as any. The longer you put it off, the harder it's going to hit.

WRITERS WANTED

Join an award-winning newspaper!

THE
GUILFORDIAN

Sign up for ENGL 282: Journalism! No experience necessary!

BUILD YOUR RESUME!

★ Contact Jeff Jeske, jjeske@guilford.edu ★

SIGN UP NOW!

Facebook addiction: is it fact or fiction?

I know you've got a dirty little secret. You do it all the time. When you wake up. Before you go to sleep. During class. While you're studying.



BY KEVIN ENGLE
STAFF WRITER

It's starting to affect your grades, yet you can't bring yourself to stop.

I'm here to tell you that you are not alone.

There are plenty of us who can help you. Because — let's be honest — we've all been addicted to Facebook at one time or another.

But, be careful to not let it dictate your behavior.

Social media is a device meant to revolve around your social life, not the other way around.

Facebook addiction is not just a myth. In April 2012, a report published in the journal Psychological Reports created a scale for measuring Facebook addiction.

The measure, referred to as the Bergen Facebook Addiction Scale, is based on the six core elements of addiction: salience, mood modification, tolerance, withdrawal, conflict and relapse.

"People who are anxious and socially insecure use Facebook more than those with lower scores on those traits, probably because those who are anxious find it easier to communicate via social media than face-to-face," Dr. Cecilie Andreassen, leader of Facebook addiction research at University of Bergen in Norway, told Medical News Today.

Even those who are not technically addicted to social media websites like Facebook tend to dedicate time out of their day to check their news feed.

In his report "Mobile Marketing Statistics

2013 — Smart Insights," Danyl Bosomworth claimed that a trend is beginning to develop, in which people are beginning to access Internet on their phone more often than on the computer.

Bosomworth claims that by 2014, mobile Internet users will surpass desktop Internet users.

He also said that the average American spends about 2.7 hours socializing on their mobile phones.

"That's over twice the time they spend eating and one-third of the time they spend sleeping each day," said Bosomworth in his interactive report.

Smartphones are taking over the world. Of the 4 billion in use, over 1 billion mobile phones are smartphones.

Just last Friday, April 12, AT&T released the HTC First, otherwise known as the Facebook Phone.

The phone's most noteworthy feature is its home screen, which is dedicated to showing Facebook — and only Facebook.

Its first attempt at a phone, the First embodies Facebook's vision for mobile devices and could be the first in a long line of smartphones to do so.

As we begin relying on technology like the smartphone more and more, let us not forget about our fellow man.

Go out and hang out with your friends. Don't just talk to them on Facebook.

If you're at a social event then socialize. Don't take pictures of yourselves socializing the whole time.

Don't worry about what your friends are doing at all times.

Live your own life. It was given to you for a reason.

In the wise words of Einstein, "I fear the day when the technology overlaps with our humanity. The world will only have a generation of idiots."