Study Abroad Fair spotlights study options

MADDIE HARNAD
Staff Writer

The University of Missouri – St. Louis Study Abroad Fair was held in Century Room C on September 4th. Information about study abroad programs held in countries from Chile to China was made available for UMSL students, faculty and staff to look over. Additionally, UMSL Study Abroad Office team members were available to answer questions concerning the university’s study abroad programs.

Mia Michael, senior, history, is a Study Abroad assistant who worked on planning and preparing the fair.

"We hope to reach out to UMSL students and inform them of the many opportunities and benefits of studying abroad. Michael said. "It truly is one of the most exciting opportunities available to UMSL students. No matter what your major, study abroad will enhance your studies and expand your world view."

A similar enthusiasm for studying abroad was found in the advertisement campaigns available to students.

Evan Miller, Jefferson SmartF缤rt Professor of Irish Studies, founded and coordinates UMSL’s Irish Studies summer program in Galway, Ireland. At the Study Abroad Fair, Miller manned a booth promoting the program.

"There’s a lot of people coming and going through the fair, picking up brochures and asking questions about areas which are good," Wolf said.

One of the main goals of the Study Abroad Fair was to create a forum for students interested in studying abroad to ask questions about logistics, financial aid and what the various programs have to offer.

"In general, I believe students responded well (continued on page 3)

Sushi and sumo at Japanese Festival

LIZ MILLER
Staff Writer

ignoring the rain, thousands of visitors flocked to the metropolitan St. Louis area to participate in the Missouri Botanical Garden’s Japanese Festival, an annual celebration of Japanese culture dating back to 1997.

This year’s festival was held over a particularly soggy Labor Day weekend. Due to inclement weather, many events and activities were moved indoors, but the spirit of the event was not diminished.

"Isn’t the rain delightful?" Dr. Peter Mija Jackson, president of the Missouri Botanical Garden, said.

UMSL Students and faculty members had the opportunity to enjoy the festival for free.

The pervading mood of the festival was one of emotional display of art and culture.

It was truly one of the most exciting opportunities available to UMMSL students." Mia Michael (continued on page 4)
**What’s Current**

**Tuesday, September 4, 2012**

IF·free wellness classes this week

Campus Recreation’s free wellness classes are on this week, September 4 to 8, in the West Gymnasium. Register for each class online at www.recSport.umsl.edu. Details:

- Strength and Power Training: Wednesday, September 5, 7:30 to 8:30 a.m.
- Nutrition and Metabolism: Thursday, September 6, 7:30 to 8:30 a.m.
- Stress Management: Friday, September 7, 7:30 to 8:30 a.m.

For more information, call (314) 516-5994.

**Wednesday, September 5, 2012**

Ferguson Lunch ’Til You Drop

The Ferguson Lunch ’Til You Drop will feature midnight shows to benefit Ferguson City firefighters. The first meal will be served at 11 p.m. and will serve midnight shows. The meal will be served at 11 p.m. and will end at 6 a.m. The meal will be served at 11 p.m.

**Thursday, September 6, 2012**

Entry deadline for Campus Rec activities

Sign-up closes for the following Campus Recreation League: coed volleyball Friday night, Sunday night, Thursday night, and Sunday afternoon. Email ssorin@umsl.edu or call (314) 516-7814 for registration details. For information, contact Tournament Director, (314) 516-5994.

**Friday, September 7, 2012**

Breakfast and Business

Breakfast and Business is sponsored by the College of Business Administration and takes place from 7 to 9 a.m. in the Center for Student Success, MSC, room 201. For information, call (314) 516-5994.

**Monday, September 3, 2012**

Winning the procrastination battle

An English class will help students learn how to improve their writing skills. The class will take place from 3:30 to 5:30 p.m. in the Center for Student Success, MSC, room 201. For information, call (314) 516-5994.

**Monday, September 3, 2012**

Getting the most from note-taking

An English class will help students learn how to improve their writing skills. The class will take place from 3:30 to 5:30 p.m. in the Center for Student Success, MSC, room 201. For information, call (314) 516-5994.

**Thursday, September 6, 2012**

Starting and governing a nonprofit

An English class will help students learn how to improve their writing skills. The class will take place from 3:30 to 5:30 p.m. in the Center for Student Success, MSC, room 201. For information, call (314) 516-5994.

**Thursday, September 6, 2012**

Make the most of your learning style

Find out how you learn and prepare for success. Two methods for learning and preparing for success are available. The class will take place from 3:30 to 5:30 p.m. in the Center for Student Success, MSC, room 201. For information, call (314) 516-5994.

**Friday, September 7, 2012**

Panhellenic recruitment orientation

Panhellenic recruitment orientation takes place on Saturday, September 8, at 3 p.m. in the Center for Student Success, MSC, room 201. For information, contact Mary Gough at (314) 797-4874.

**Friday, September 7, 2012**

Panhellenic recruitment observation

Panhellenic recruitment observation takes place on Saturday, September 8, at 3 p.m. in the Center for Student Success, MSC, room 201. For information, contact Mary Gough at (314) 797-4874.

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Monday Noon Series returns with wide variety of events

SHARON FRUITT
News Editor

The Monday Noon Cultural Series will return this fall with a wide variety of events for the public to enjoy, featuring performances and lectures centered around the arts and humanities field. The Series takes place place on University of Missouri-St. Louis throughout the academic year. Each event is held on select Mondays from 12:15 p.m. to 1:15 p.m.

"The intended audience is broad, diverse and wide-ranging in terms of interests, age, educational background and ethnicity," Karen Lucas, associate director of the Center for the Humanities, said. "At any given event, you can find an audience of generalists, experts in their fields and people who are new to the arts."

The list of events for Fall 2012 will kick off on September 10 with Paolo Manunta, coordinator of German studies at Webster University, introducing audience members to Germany's "Cowboy and Indian" culture.

This semester the Series will also include a visit from the Arizona String Quartet, a reading and discussion with St. Louis-based novelist John Dalton and a film screening and discussion of work by Los Angeles-based director Julian Higgins.

Cary Lee Thaenert, Jr. — an UMSL graduate, refinanced FBI agent and author — will discuss and read from his book "Lent" (Out of Office). Terry Jones, political consultant and UMSL professor of political science, will host a discussion on the importance of the upcoming election.

Tulia Hamilton, St. Louis nonprofit consultant, writer and researcher, will lead from and discuss her new book "Up from Caxamal: The African American Journey from Mound Bayou to St. Louis."

Local up-and-coming artist Gina Alvarez, whose work is included in the "Exposure 13: Re-Domestic" exhibit at the St. Louis Gallery 20, will be showcasing her work and art project. Charlotte Clark and Deborah Bloom of the St. Louis Symphony Orchestra will perform on violin and piano.

Robert Bartlett and Matt Barrett, executive directors at the Chess Club and Scholastic Center of St. Louis, will present "Learn to Play chess: an in-depth look at the educational contributions of chess to St. Louis."

A Q&A session will follow each event, featuring the opportunity for audience members to learn more about the day's topic.

"That is our goal — to have something for everyone and give the audience an opportunity to develop new interests," Lucas said. "So we try to make sure we cover many different forms of the Arts and Humanities and what they contribute to the quality of life in our region."

The Monday Noon Series has been in existence for over 20 years. It is sponsored in part by the Missouri Arts Council, the St. Louis Regional Arts Commission and UMSL's Gallery 20.

The Series meets in the Quarters arcade near the Nosh in the Millennium Student Center. Coffee and light refreshments are served and audience members are welcome to bring their lunch or enjoy the event.

UMSL Night at the Ballpark

Join UMSL students and alumni for a night of baseball at Busch Stadium on Friday, September 7. The St. Louis Cardinals will face the Milwaukee Brewers. First pitch is at 7:15 p.m. For more information or to purchase tickets, contact the Office of Student Life.

Panhellenic recruitment begins

UMSL Panhellenic sorority recruitment will begin on September 9 with an Orientation/Informational Day from 1:00 p.m. to 3:00 p.m. on the third floor of the Millennium Student Center. Those interested in joining one of the three Panhellenic sororities at UMSL — Alpha Xi Delta, Delta Zeta and Zeta Tau Alpha — must register to participate in the fall recruitment process. A completed application, four photos of yourself, academic transcripts and a $25 registration fee are required for registration to be completed. The deadline for registration is Tuesday, Sept. 11.

The Center for Student Success helps students tackle procrastination

"We welcomed a steady crowd of students throughout the event, many of whom were coming to learn about study abroad for the first time," Fille said. "It is especially important for our office to increase that general awareness of study abroad on campus, and the Study Abroad Fair is an exciting opportunity to do just that."

The Study Abroad Fair aimed to give individual attention to students interested in studying abroad. Study Abroad Office staff answered questions one-on-one with students.

"I especially enjoyed talking with students about their dreams and goals for international study," Fille said.

"My experience studying abroad was almost indescribable...It was truly amazing and opened my mind to so many different cultures."

Gambare history, who spent time studying in London.

"My experience studying abroad was almost indescribable," Gambare said. "It was truly amazing and opened my mind to so many different cultures. I'm happy to share my experience with others who are interested in maybe studying abroad."

With a steady stream of interested students flowing in and out of Century Room C, the Study Abroad Office staff found the fair to be an overall success.

UPB’s ‘Minute To Win It’ created fun and games

KATHRYN BEWIG
Staff Writer

The University Program Board hosted "Minute To Win It" in the Quarters arcade near the Nosh in the Millennium Student Center from 11:00 a.m. to 1:00 p.m. on August 27. Students in attendance were given the opportunity to win prizes and compete against their friends.

There were a wide variety of games available for students to enjoy. All of the games came from NBC’s "Minute to Win It" website. The event included everything from puzzles to ping-pong ball challenges. One game even involved a traffic light, the other students were playing by knocking down students, but many stuck around until they won at least one prize.

Scott Morrissey, administrative chair of the University Program Board, was in charge of creating the games.

According to Morrissey, most of the games from the website that were used in the event were altered in order to use what resources were available. Morrissey had to get creative in putting a few of them together in order to fit the NBC’s game in.

The first 45 minutes of the event were very busy for the hosts. Because the event took place right next to the Nosh in the Millennium Student Center, students had to be moved in and out of the room.

Students were encouraged to play as many games as they liked. Upon winning, they were presented with a choice of items from the prize table. Many students brought their friends along to cheer them on, creating an atmosphere of excitement. The Series aims to encourage students to be active participants in their school environment.

To further this goal, students who attended were entered into a raffle to win an iTunes gift card. The majority of the prizes were gone by noon.

In addition, the first two winners of the event were entered into a raffle to win an iPod. The winner was announced at the end of the event.

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The upside-down map shows the perspective from the Southern Hemisphere.  

News Briefs

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"I especially enjoyed talking with students about their dreams and goals for international study," Fille said.

"My experience studying abroad was almost indescribable...It was truly amazing and opened my mind to so many different cultures." — Gambare

"So many students are determined to make study abroad a part of their academic experience at UMSL and it was great to speak with them individually about what they want to accomplish."

Students who are interested in studying abroad are encouraged to stop by the Study Abroad Office located at MSC 261 or e-mail the office at studyabroad@umsl.edu.
**Features**

**Advice Column**

**Ask The Blair**

BLAIR CONNER
Features Editor

Dear Blair,

I've got a problem. See, I started dating a girl I work with. We fell in love, and it was great. I've been there for 10 months of my life. We had some ups and downs, but for the most part, it was good. Then she broke up with me. Now she's back with her ex, and I have to see her at work all the time. How can I get over her if I have to see her constantly? What do I do? Please help!

Thank you,
No More Whistling While I Work

Dear Whistle,

This is a mistake many people make. You can't get into a relationship with a co-worker unless it is a purely sexual one. If you two can do the friends-with-benefits thing and never get attached, it's an acceptable cause problems. If things go great all the time, you'll still be "that couple" at work. You'll still make people jealous, mad, sad or just irritated. I've been there. People resent seeing all that.

Now, it's too late for that in your case, but just keep it in mind in the future. Don't date co-workers.

If you've got a problem, see, a girl in your case, it sounds like one of you needs to find a new job or you can suffer. People don't care that much about your relationship.

You really only have a few options: you can try to arrange your schedule so you don't see her, you can get a new job or you can suffer. I really don't have another solution for you. Sorry the advice is so grim, but it's just a nasty situation.

Everyone has been there, so don't think you made a huge mistake. It's just that you're in a tough situation and need to make a decision. You'll always miss her and think about her if she's right there.

I would suggest that you try talking to her and deciding together which one of you needs to leave, but if she's back with her ex and making the fact obvious, she doesn't care that much about your well-being anyway.

You really only have a few options: you can try to arrange your schedule so you don't see her, you can get a new job or you can suffer. I really don't have another solution for you. Sorry the advice is so grim, but it's just a nasty situation.

The Blair

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**Ferguson Farmers Market**

(continued from page 1)

remained active because of the warm winter that destroyed a large part of his crops. Wilkerson had to cut the price of his potatoes in half.

Eben Schieffer of the Sugar Creek Piedmontese beef farm in Elsberry, Missouri was concerned about how the heat would affect his cows. "People are losing farmland for lack of pasture," she said. According to her, beef prices will go up next spring. When stores need to restock their shelves, there will not be enough produce.

There has also been a major drop in corn production. "Because of the drought, only 10 to 15 bushels per acre remained, compared to the normal average of 60 to 100," said Schieffer.

Yet for most local farmers it has been a good year, despite the drought:

"There was not a decrease in community farmers," Paul Rabold, one of the market's technicians, said. "It was an overall good season."

Heat did not seem to affect the variety of produce from The Ferguson Farmers Market is open on Saturdays, 8:00 a.m. to noon.

For another farmer, Nicklaus Gaul of Mustache Academy Farms in Bel-Ridge, Missouri, variety is a natural strawberry and regular lemonade. "Where we grow great food... and mustaches." Gaul has been there.

"You know where the food comes from... most of it is grown five to 10 miles away," Gaul said in reference to the produce at the market. The Ferguson Farmers Market hosts dozens of farmers, bringing people out of their homes on Saturday mornings. "It is a good variety. It is nice to see that people came out to support the local community," second-time market visitor David French said.

This is just a part of my Saturdays," Norma Schwenk, a regular visitor to the market, said. "There is always good food from local farmers. It is healthy and economical."

The Ferguson Farmers Market is open on Saturdays from April to October and runs from 8:00 a.m. to noon.

The market's website, http://fergmarket.com, has a list of seasonal produce as well as the names of local farmers. The website also has information concerning the musicians and bands that provide live music at the market. The market is located at 20 South Florissant Road just north of UMSL, in the Ferguson Citywalk district.
Murder by Death fills The Plush with indie rock anthems

DAVID VON NORDHEIM
A&E editor

A Monday night is, unfortunately, not the ideal time for an evening of southern-fried indie rock. However, the modest crowd gathered at The Plush on August 20 more than made up for the unfortunate scheduling. The audience received headache Murder by Death and the equally outstanding openers with rapt enthusiasm.

The alt country hi-Jinks began with 4 on the Floor, a blissful, blissy southern rock outfit of Minnesota natives who set their prop was perfected by the very same rhythmic pulse that adorned their music. Each member of the band was given a personal bass drum to plot out during the performance, thereby creating their stomping sound. Although it was, in effect, little more than a novelty, the band's talent for stale-sold postmodern live rock actually demonstrated that they were more than a four-drum pony. Sandwiched between on the Floor and Murder by Death was all country outfit Ha Ha Tonka. The group's leader, who hail from the Crank swansongs that provide their name-came, were welcomed like local heroes by the surprisingly fervent audience. Although they are still relatively unknown outside of a dedicated cult, Ha Ha Tonka has received a fair amount of buzz and, at least, has enjoyed the success of their latest album, which demonstrated that they were more than a four-drum pony.

That same evening, Murder by Death took the stage and, as is their wont, were not long in coming. Murder by Death inhabited a far more somber side of the emotional spectrum, influenced equally by the cathartic eme of post-rock and the hyper-literate murder ballads of Nick Cave and the Bad Seeds, the group offered a typically intense performance that struck a chord with both college transients and Scary movie buffs.

The band's talent is undeniably enhanced by the set list spanning all of their albums. Highlights included: "You Don't Miss Twice (When You're Shook With A Kick)" which closed out with an intense percussion that sounded like the stuff of a Twin Peaks B-side. Even more engaging were the performances of the members themselves. Singlet vocalist Adam Turla, whose head flapped about like a deformed mantis, delighted the audience with his animated repertoire and four stories. Multi-instrumentalist Vincent Edwards stormed the audience with his superlative keyboard, accordion, guitar, hand percussion and, most incredible of all, a flame thrower that he rigged to spat fireworks. Featuring three groups offering very different takes on the traditional country music instrument, the concert was total all night. The sound was cut from the band to the audience.

It was a riotous evening that was only made up for the unfortunate scheduling. The band was billed as an opening act. Although it was, in effect, little more than a novelty, the audience received Murder by Death with rapt enthusiasm.

LouFest starts and ends strong, but the middle needs work

DAVID VON NORDHEIM
A&E editor

Center Field in Forest Park was reduced to little more than a county fair than at an indie rock festival. Fortunately, Sunday's excellent lineup alleviated the bad aftertaste of Girl Talk's pop culture puke. Dinosaur Jr. classic, looking every bit the part of the elder statesman of indie rock which his reputation maintains. Of course, it was difficult to head Dinosaur Jr. during the massive downpour which followed. The festival was temporarily reduced to panic or anxiety as concertgoers fled the few bits of shelter from the torrent. Fortunately, the rain was not enough to dampen their spirits for the Flaming Lips. By 7 p.m., a crowd had already formed itself around the stage, largely4 facing con- headliner Dr. Dog to watch the stage crew calibrate the Lips' 'big' machine. As the Lips themselves, their performance was not so much a musical experience as religious one. Wayne Coyne made good on his promise that the audience would leave having experienced group 'cohesive experience'. A tertius of confetti and streamers assaulted the crowd during "Take the Pain," Wayne Coyne rolled on top of the audience in a giant plastic bubble set to Pink Floyd's "The Walls." The gig's lighting showed its lightness in a disc ball dancing "See You Later" and a giant inflatable centipede and man-sized balloons besieged the audience for "You Yeah Yeah Yeah." The obligatory close "Do You Realize?" was transformed into a plea for emotional love as the entire audience sang the chorus in unison before a final, climactic explosion of steam and ocean washed the band's exit. Wayne Coyne summarized the proceedings perfectly with his admittedly self-satisfied assertion that LouFest was truly a "Epic Lips concert with 12 opening bands." It's difficult to disagree.

LouFest: B The Lips, A+

Movies opening Friday, September 7

subject to change

THE WORDS
A romantic drama about a successful writer (Bradley Cooper) who must face the consequences of stealing another writer's work. Also stars Zoe Saldana, Dennis Quaid and Olivia Wilde. Directed by Brian Klugman.

COSMOPOLIS
A surreal story from writer/director David Cronenberg, based on a Don DeLillo novel, in which a 28-year-old billionaire (Robert Pattinson) in a high tech limo rides through the streets of New York, discussing economic matters with various acolytes he picks up along the way. Also stars Juliette Binoche, Sarah Gadon, Samantha Morton, Mathieu Amalric and Jay Baruchel.

SEARCHING FOR SUGAR MAN
Documentary about two South Africans searching for what became of their favorite musician, 1970s rock Rodriguez.

SAMSAARA (Plaza Frontenac only)
An absolutely gorgeous and meditative cinematic world tour set to an irresistible musical score with time lapse photography and editing creativity offering visits to world archeological sites, glimpses of folk culture and modern cities, all with music and pictures only. A must-see big screen experience.
League coaches expect Tritons volleyball team to contend for West Crown this season

Leon Devance
Sports Editor

It is clear that the University of Missouri-St. Louis volleyball team has talent. Earlier this year, the Great Valley Lakes Conference coaches pegged UMSL as second in the conference.

While the UMSL team has the talent to fulfill expectations for the 2012 season, they have not yet achieved the desired results. UMSL is at 0-4 as of Oct. 9 start.

UMSL opened the weekend in the Days Inn Invitational against Winona State and dropped a three-set match, losing 25-17, 23-25, and 15-25. UMSL then lost the next game against Ashland, 25-18, 25-17, and 25-12. Midcoast-Oshkosh, ranked seventh, swept UMSL 25-22, 25-17, and 25-10. UMSL lost the last match against host Truman State 3-1.

Now UMSL is preparing to travel to Rolla for the Middle of Everywhere tournament next Friday and then for the 2012 home opener against Illinois-Springfield.

Coach Ryan Young predicts that UMSL can have a successful season and the team’s defense will be the key.

“You have more flexibility this year. And there is more competition for positions and playing time. We have five new kids that will must with the returning players and whose motors never stop,” Young said.

“Triton”s volleyball team has talent. Earlier this year, the Great Valley Lakes Conference coaches pegged UMSL as second in the conference.

It is not to make unforced errors that beat our shelves and shock us in the hot or make mistakes. We have to make smart plays and play together as the court,” Young said.

“Triton”s junior and senior players have stepped up and remembered the newcomers, welcomed them to the team and explained things to them,” he said. Seniors, Janie Marie (business management), Liz Jaeger (business) and Haley Wood (business) and juniors Chelsea Earl (business) and Corrine Horst (social work) have been positive. “They just had to have good chemistry, communicate better, stick together and make plays,” Young said.

“Right now, the coaches expect that UMSL has a more versatile team than last year. We have more options here.

We have more flexibility this year. And there is more competition for positions and playing time. We have five new kids that will join the returning players and whose motors never stop,” Young said.

“Triton”s volleyball team has talent. Earlier this year, the Great Valley Lakes Conference coaches pegged UMSL as second in the conference.

“Our strength this year will be our defense. So we need to be consistent on the court. The biggest thing for us is not to make unforced errors that beat our shelves and shock us in the hot or make mistakes. We have to make smart plays and play together as the court,” Young said.

“Triton”s junior and senior players have stepped up and remembered the newcomers, welcomed them to the team and explained things to them,” he said. Seniors, Janie Marie (business management), Liz Jaeger (business) and Haley Wood (business) and juniors Chelsea Earl (business) and Corrine Horst (social work) have been positive. “They just had to have good chemistry, communicate better, stick together and make plays,” Young said.

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“Triton”s volleyball team has talent. Earlier this year, the Great Valley Lakes Conference coaches pegged UMSL as second in the conference.

Our strength this year will be our defense. So we need to be consistent on the court. The biggest thing for us is not to make unforced errors that beat our shelves and shock us in the hot or make mistakes. We have to make smart plays and play together as the court,” Young said.

“Triton”s junior and senior players have stepped up and remembered the newcomers, welcomed them to the team and explained things to them,” he said. Seniors, Janie Marie (business management), Liz Jaeger (business) and Haley Wood (business) and juniors Chelsea Earl (business) and Corrine Horst (social work) have been positive. “They just had to have good chemistry, communicate better, stick together and make plays,” Young said.

Now UMSL is preparing to travel to Rolla for the Middle of Everywhere tournament next Friday and then for the 2012 home opener against Illinois-Springfield.

Coach Ryan Young predicts that UMSL can have a successful season and the team’s defense will be the key.

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It actually seems like the irresponsible attitude that bankrupt students are accused of having toward their loans may be more applicable to credit card debts.

The current editorial staff

Students take out student loans expecting to graduate, get a good job and pay off their debts. But what if things do not go according to plan? What if the economic climate changes, financial aid and loan amounts were fairly low. Now students often graduate with enormous student loan debt, even after getting a bachelor's degree at a lower-cost public university. Many students struggle for years to pay off these huge debts, but what if something awful happens? There is no way to pay off student loans?

Most bankruptcies take place following catastrophic life events—job loss, extended unemployment, divorce and family illness or death—causing a disability and/or huge medical bills. The awkward decision to file for bankruptcy is made only slightly easier by the knowledge that the entirety of one’s debt will vanish. Despite the accompanying shame and loss of financial credit, the laws exist to allow individuals in financially untenable situations to get a fresh start. Unless that person has an unpaid student loan.

Unbeknownst to students and their families, student loans are not eliminated under bankruptcy. After filing for bankruptcy, the borrower is still obligated to pay off student loan debt, no matter what their circumstances. In fact, the government will deduct money from your paycheck and even your social security, not just for government loans but also for those from private lenders. You are far safer paying off college with your credit cards than falling into student loan debt, should the unthinkable happen.

Bankruptcy did not always work this way. Only relatively recently, in 1985, did Bill Clinton sign a law preventing student loan debt from being automatically included in filings of chapter seven bankruptcy. This law was the result of an impression that chapter seven bankruptcy was being manipulated by young people who filed unnecessarily, knowing that they had plenty of time to reestablish their credit with the increased income available to them after their student loans were forgiven. Many things worth paying big legislation for, this kind of abuse of the bankruptcy laws did not actually happen frequently and was not a real, large-scale threat to the nation.

If abuse of bankruptcy had really been a widespread source of concern for legislators, one might then wonder if there is no way to payoff student loans? filer’s debt. This way, people who legitimately have an inability to work because of illness or disability and/or huge bankruptcy debts, but what if something awful happens? There is no way to pay off student loans?

The bankruptcy laws are structured to allow individuals in financially untenable situations to get a fresh start. However, some argue that the system is biased against individuals who have student loan debt. Critics claim that the laws are designed to make it difficult for people to navigate the bankruptcy process and to avoid paying off their debts.

The current student loan debt crisis

Student loan debt has become a significant financial burden for many Americans. The cost of higher education has risen sharply in recent years, leading to increased student loan debt. According to the Federal Reserve, the average student loan debt for borrowers who completed college in 2018 was $29,836. This amount can quickly rise to over $100,000 for those who took on loans to pursue advanced degrees.

The current student loan laws

The United States’ student loan laws are designed to provide a means of access to higher education for millions of students. However, the current laws are often criticized for being too strict and not providing enough relief for those who are struggling to pay off their student loans.

The current student loan program

The current student loan program is managed by the U.S. Department of Education and offers several types of loan programs, including direct loans, Perkins loans, and graduate student loans.

The current student loan interest rates

The current student loan interest rates vary depending on the type of loan and whether the student is undergraduate, graduate, or professional. As of 2023, the interest rate on direct student loans is 4.3%. The interest rate on PLUS loans is 6.28%.

The current student loan forgiveness programs

The current student loan forgiveness programs are designed to provide relief for borrowers who are struggling to pay off their loans. Some programs include the Public Service Loan Forgiveness Program (PSLF) and the Teacher Loan Forgiveness Program (TLF). These programs provide forgiveness of a portion of the borrower’s loan after a certain number of years of service.
JUST A COUPLE DRIFTERS
Christian Kessler

VRGYN KP JKKN YD, RSA KSALJISALSD YW, URIKDRV. URIKDRV KP YS VB DML WNOKO YW VRGYN, RSA UYODA SLOJN MRQL LTKPOLA KW VRGYN MRA SYD WNKPDP LTKPOLA. VRGYN KP DML POLNKNY YW URIKDRV, RSA ALPLNQLP XQUM DML MKZMLK UYSKALNRKYS.—RGNRMRX VKSUYVS

CRYPTOGRAM

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VRGYN KP JKKN YD, RSA KSALJISALSD YW, URIKDRV. URIKDRV KP YS VB DML WNOKO YW VRGYN, RSA UYODA SLOJN MRQL LTKPOLA KW VRGYN MRA SYD WNKPDP LTKPOLA. VRGYN KP DML POLNKNY YW URIKDRV, RSA ALPLNQLP XQUM DML MKZMLK UYSKALNRKYS.—RGNRMRX VKSUYVS

SIMPLY BEAGLE
Lee Kellogg

You know, it's kind of weird how the walls are shining in my head.

SUDOKU

8 3 4 7 6 5 3 9
3 9 4 1 5
8 7 9 5 6
5 4 9 7 2
1 2 5 3 7
6 8 4 1 3

BRAIN DEAD
Zach McDaniel

DEALIN' WITH CUSTOMERS

Step 1: Greet em
Step 2: Karate Kick to the noggin

LAST WEEK'S ANSWERS
CRYPTOGRAM

ONCE WE BELIEVE IN OURSELVES, WE CAN RISK CURIOSITY, WONDER, SPONTANEOUS DELIGHT, OR ANY EXPERIENCE THAT REVEALS THE HUMAN SPIRIT.—E. E. CUMMINGS

SUDOKU

8 5 2 9 6 3 4 7 1
3 9 6 1 7 8 2 5
7 4 1 3 5 8 2 9 6
2 8 5 9 7 4 1 3 8 9 2 3 8 4 1 5 7 5 7 1 4 9 6 2 8 1 6 3 9 2 5
4 1 9 8 3 6 5 7
1 6 8 5 7 2 3 4

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