

A photograph of three young adults in a library or study area. In the foreground, a young woman with brown hair tied back, wearing a green hoodie, looks directly at the camera with a serious expression. Behind her, a young man in a blue denim jacket and a young man in a white hoodie with his arms crossed look off to the side. The background is softly blurred, showing bookshelves and warm lighting.

We're Already Inheriting
An Enormous National Debt.

Do Our Student Loans
Have To Be Added To That?

The President's proposal to issue all new student loans through the Federal Direct Loan Program will require one-half Trillion of new Treasury borrowing over the next five years – adding to the growing pile of national debt. And that's not something we need to pass on to the next generation. State-based and nonprofit lenders raise the funds to get students the financial aid they deserve without adding to the national debt. Let's allow them to keep developing and implementing the kinds of practical solutions and services students need. **Learn more at efc.org.**



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