# Student Debt / College Affordability Talking Points

The 2018 elections have taken on an urgency we haven’t experienced in recent memory. This is truly a “whose side are you on?” moment.

We have a president who ran as a populist but is governing as an elitist. Unions are under attack. Instead of bring the country together, the Trump administration and its allies have spent more than a year undermining our democratic norms and pushing an agenda for the rich—from ripping healthcare away from millions to his new tax law that gives 83 percent of the benefits to the top 1 percent.

But unions are built for these times. Unions were born out of tough times.

We are educators, nurses and health professionals, and public service employees because we care for others—for our students, our patients and the public we serve.

The Facts:

* Trump and Republicans around the country have continuously attacked American education, disinvesting from public higher education and instead implementing tax policies that benefit big business and billionaires.
* The AFT believes that all Americans should have a right to a college education without incurring oppressive levels of debt. The AFT supports efforts to increase federal aid for programs like Pell, income-driven repayment and Public Service Loan Forgiveness.
* Facts on this issue:
	+ 43 million Americans are burdened by student debt.
	+ This overwhelming debt, which predominantly affects workers under the age of 39, stunts our national economy and discourages Americans from pursuing higher education.
	+ Education Secretary Betsy DeVos aims to make it even harder to pay off your student debt—and easier to get overcharged and abused in the process. DeVos has chipped away at regulations designed to protect borrowers, allowing student loan servicers like Navient and Nelnet to engage in deceptive practices and defraud borrowers, leading them deeper and deeper into debt.

This election is a “whose side are you on?” moment. Will you support candidates whose policies disinvest from public education and erode regulations designed to protect students, or candidates who believe that all Americans should be able to get a college education without incurring oppressive levels of debt?