

Flow-chart to illustrate the points made by Alan Collinge in his essay: "Why College Prices Keep Rising"

LACK of:
Standard Consumer Protections
for 'Student Loans'



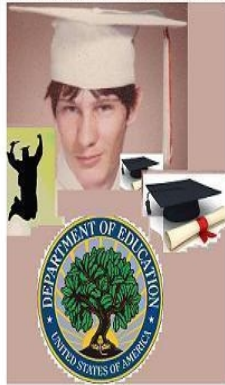
PLUS: Draconian
'Mobster-like'
wage-garnishment
Collection Powers for ALL
Federal 'Student Loans'



(And unreal late fees,
which -with Interest
-compounded on
the principal)



U.S. Department of
EDUCATION makes
about \$1.22 for every
Dollar paid out by
defaulted Student Loans

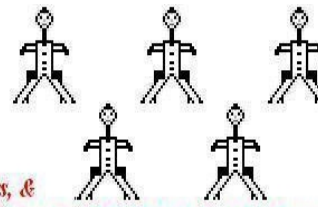


(Plus: Private lenders
make even more)

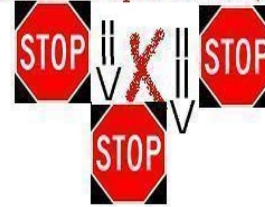
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Incentive to support allowing
(or lobbying for) U.S. Congress:
(via Campaign CONTRIBUTIONS)
to keep raising the 'Loan Limits'
for Student Loans, to maintain
(or increase) the profit made
when Student Loans DEFAULT



(Citizens, voters, &
Students' rights advocates DON'T lobby U.S. Congress because the U.S. Dept of
Education FAILED to report the true (and VERY high) Student Loan default rates)



AMERICAN
College Tuition Inflation



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