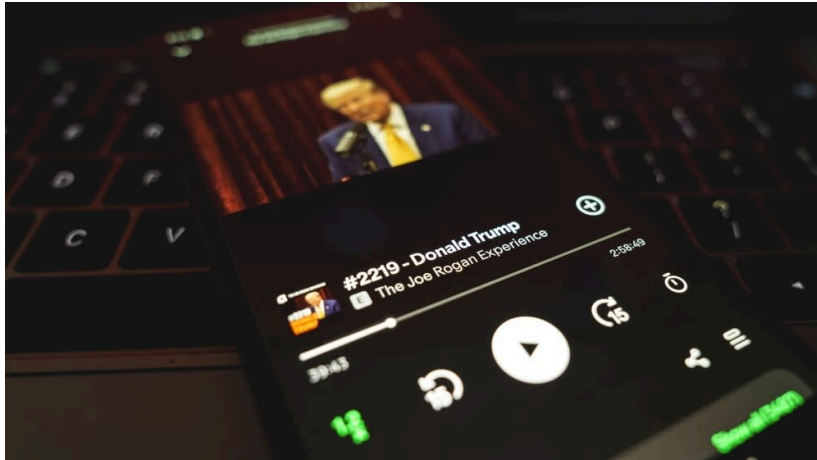


# Joe Rogan Calls Student Loans A Scam 'You Cannot Absolve Even With Bankruptcy.' Says 'It's The Dirtiest Thing Ever'

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ADRIAN VOLENIK  
May 30, 2025 at 1:10 PM

Joe Rogan Calls Student Loans A Scam 'You Cannot Absolve Even With Bankruptcy.' Says 'It's The Dirtiest Thing Ever'

On a recent [episode](#) of "The Joe Rogan Experience," British comedian **Jimmy Carr** joined **Joe Rogan** for a wide-ranging conversation that took a serious turn when they began talking about corporate greed, education, and the crushing weight of student debt in the U.S.

## Rogan And Carr Criticize The Student Loan System

Rogan didn't hold back when discussing the way student loans trap young people. "It's the one debt you cannot absolve in America even with **bankruptcy**," he said. "It's a scam. It's the dirtiest thing ever."

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Carr agreed and argued that the U.S. and U.K. should cancel student debt altogether. "We mis-sold people some bullsh\*t degrees," he said. "You're taking those people that took a chance and they went to university and they gave their time and they studied hard ... and then they can't buy a house because ... [their degree is] not in a STEM subject, it's in the [humanities or something](#), and they don't get the lifestyle they worked hard for."

Carr also pointed out that while socialism is often treated like a dirty word, most people [accept its role in essential services](#) like fire departments and public schools. "Everyone agrees, right?" he said. "If your house burns down, we're going to have a fire service. It's not like, 'Oh, we don't take care of that.'"

Rogan added that corporations [rarely aim to do good](#) once they're public. "They never are satisfied," he said. "They never go, 'Guys, we're doing great. If we just make this amount of money every year, like, that's wonderful. Let's just hang back. I think our profits are very high. Let's do good.'"

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The two also talked about how student loans mostly burden middle- and working-class kids, locking them out of upward mobility. Carr described education as a social equalizer. "The opportunity to educate yourself and to do better is like—that's sort of part of the American Dream, isn't it?" he said.

Rogan agreed and noted that 18-year-olds often don't understand the long-term consequences of debt. "You're too young to be connected to a \$50,000 debt when you're 18. You don't know what it means," he said. "The fact that it's going to follow you around forever and haunt you... I think it's evil."

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Federal Collections Resume As Borrowers Struggle

Their discussion comes as the federal government [resumes collections on defaulted loans](#) for the first time since 2020. The U.S. Department of Education [reports](#) that 42.7 million borrowers owe over \$1.6 trillion in federal student debt. Only about one-third of those borrowers are currently making regular payments.

According to a [TransUnion](#) report earlier this month, 20.5% of borrowers with payments due were more than 90 days late as of February. That's nearly double the 11.5% delinquency rate from February 2020 before pandemic relief began. Borrowers who defaulted saw their credit scores drop by an average of 63 points, with some super prime borrowers losing as much as 175 points. Experts warn this could make it harder to get loans, buy homes, or even rent.

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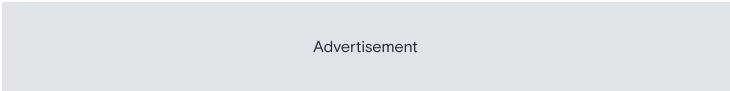
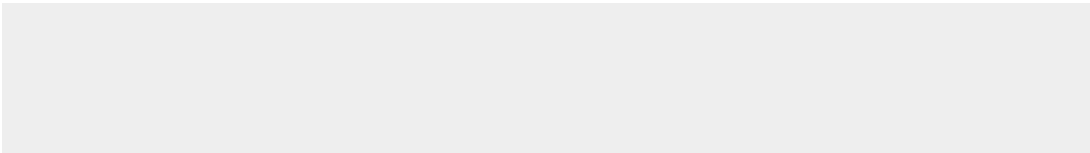
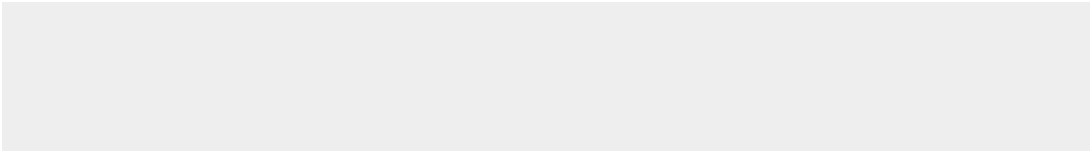
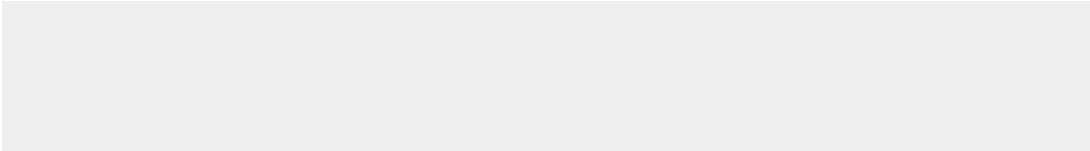
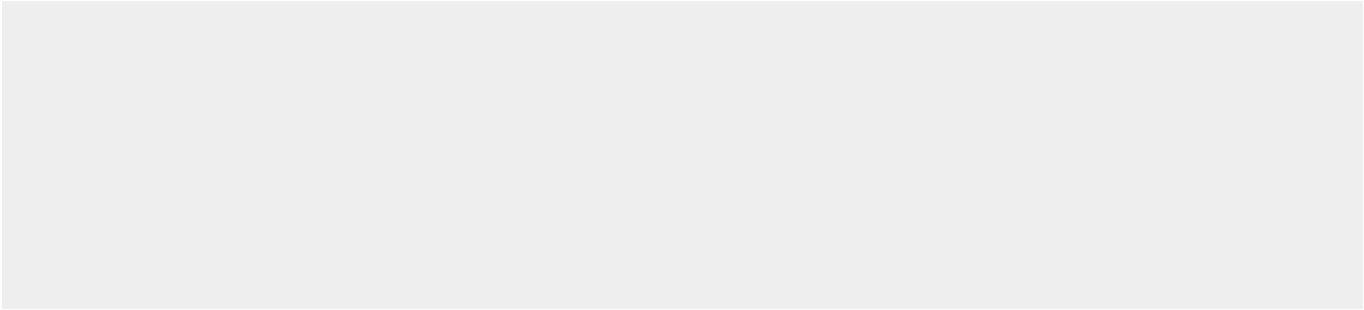
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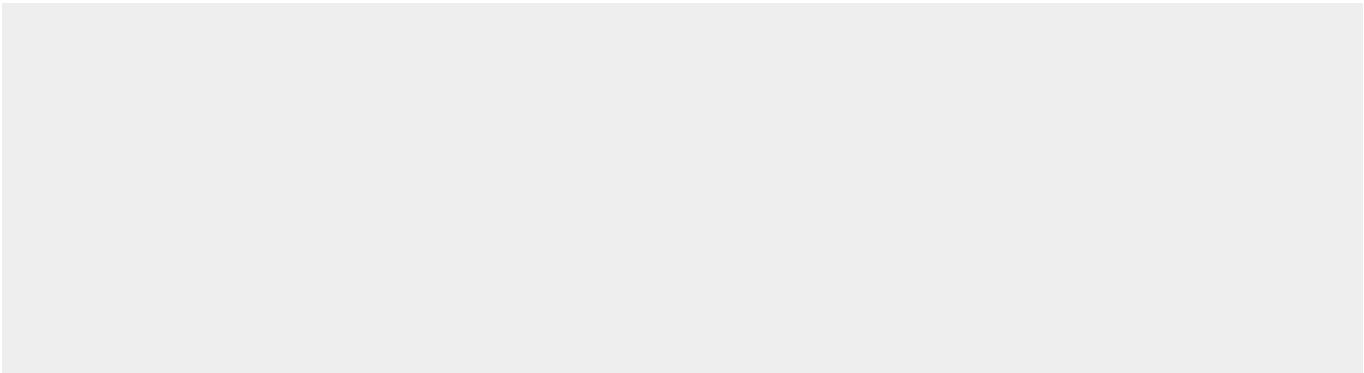
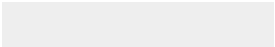
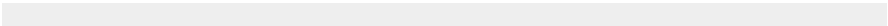
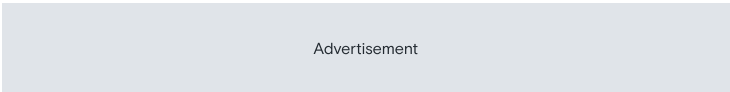
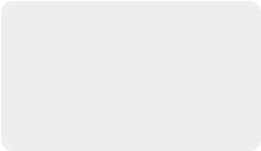
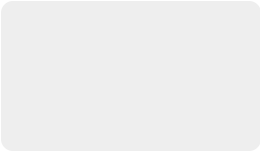
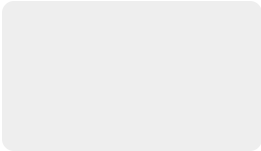
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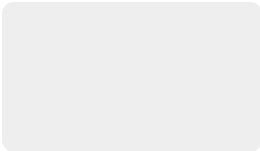
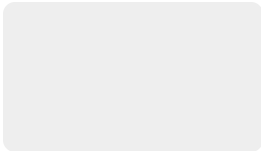
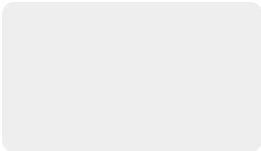


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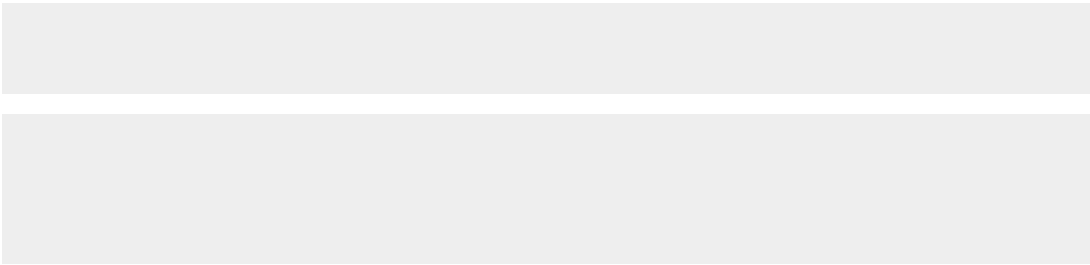


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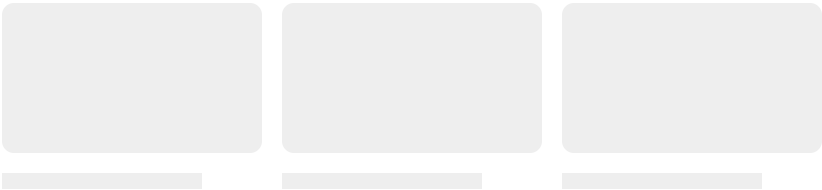


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