

# Health care bill will harm student loans

Kudos to Rep. Brett Guthrie for his insightful commentary in Saturday's paper.

Although access to high quality health care for all Americans is an admirable aspiration, we also have an equally inherent obligation to future generations to be fiscally responsible.

While I am in basic agreement with his overall argument, this is the particular passage that caught my attention:

"So the federal government will now be taking the money students pay in interest and fees on their student loan debt and using it to fund this bill, instead of taking the lower interest rate the government is given and passing those savings on to the students to help make college more affordable."

If indeed this is the plan; i.e., to use the "profits" from a subsidized student loan program directly administered by the federal government to help fund health insurance for Americans who cannot afford to pay their premiums, then this is nothing more than a transitory solution to a more permanent problem.

Education is absolutely fundamental to any long-term strategy for achieving and sustaining economic prosperity for more Americans.

The jobs of the future will require higher levels of educational attainment. Everyone will not need to attend a four-year college or university, but most people will need to extend their education beyond high school.

Increases in college tuition have outpaced corresponding increases in personal income for the past few decades. As a result, it has become much more challenging for students from less affluent families to participate in postsecondary education.

The only beneficiaries of the savings realized by direct administration of the federal student loan program should be the students who desperately need these resources.

The sooner we get beyond the "rob Peter to pay Paul" philosophy espoused by some of our legislators, the better off we will all be.

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