

## Arizona Graduate Student Loan Debt Reaches an All-Time High

By Brooke Heath



Student loan debt for graduate students in Arizona has reached a new high. According to Higher Education Washington, Inc.'s *NewsLine*, the average graduate-degree recipient is currently carrying almost \$34,000 in student loan debt, reflecting an increase of \$7,000 over the past 10 years.

The increase in graduate student loan debt is a direct result of higher tuition and fees at colleges and universities as well as an increase in student-loan interest rates and the rising cost of living, according to university officials. They also claim that high-tuition majors, such as law, dentistry, and medicine, have helped to drive the average debt up to its current amount.

Student loan debt for graduate students has far exceeded that of undergraduate students during the past decade. According to the *Tucson Citizen*, the average debt for Arizona undergraduates has decreased since reaching a high of \$18,271 in 2000, although the newspaper also states that a larger percentage of students are taking out loans.

Some graduate students feel that they have higher burdens of student loan debt due to the lack of scholarships and grants available to them as graduate students.

University and student leaders are worried that the trend of growing loan-debt amounts will cause more students to avoid pursuing higher degrees or increase the amount of time it takes to complete them. University of Arizona President Robert Shelton said that he is concerned that students in lower-paying majors, such as education and English, will have a difficult time paying off higher amounts of student loan debt.

There is also concern that large student loan burdens may cause graduate students to opt to pursue different fields of study, take on different jobs, or work in different sectors or industries. According to the *Tucson Citizen*, some attorneys who graduate with large amounts of student loan debt choose to pursue careers in private service, as opposed to public service, due to the fact that they need higher salaries to repay their student loans.

“Unconsciously, unintentionally, we may be urging people into career paths that may be different from what they would have chosen,” President Shelton said.