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15TH DISTRICT, FLORIDA

COMMITTEE ON FINANCIAL SERVICES

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September 13, 2016

Mr. Gordon W. Watts
821 Alicia Rd
Lakeland, FL 33801-2113

Dear Mr. Watts:

Thank you for your continued correspondence about higher education and the need to address the growing problems related to student loan debt. I always appreciate you taking the time to share your views on this important matter with my staff and me, and I welcome the opportunity to respond.

As always, I am grateful for your insight and commitment to addressing student loan debt and higher education policy.

Students are the foundation of our country's future. Ensuring they have the ability to afford a college education is the first step in preparing them to compete in an increasingly global marketplace.

Today, you may be happy to know that before a student receives federal student financial aid they are required to participate in online counseling to learn more about the responsibilities and obligations they are assuming. Additionally, most federal student loans require recipients to complete exit counseling prior to graduation.

Unfortunately, as you have often mentioned, even with this counseling, many students continue to be saddled with extraordinary debt and are entering one of the weakest economic recoveries in history.

This is a complex issue, and one that cannot be solved with simply allowing students to discharge their student loan debt through bankruptcy or forgiveness. You rightfully point out that student loans make up the second largest form of consumer debt behind home mortgages in our economy. However, we need to take a look at higher education as a whole, and address not only the cost to attend college, but also how students can pay for college upon graduation, and how to incentivize businesses to help recent college graduates responsibly pay back their loans after they enter the workforce. Without this, our already growing federal deficit will continue to grow and put our economy at further risk.

While we agree on many issues, I am sorry we do not on this matter. I always appreciate hearing from you and hope to be able to speak with you again soon at one of my town halls, or out and about around Lakeland.

It is an honor and privilege to represent constituents like you of the 15th District of Florida. To learn more on how I may serve you, please visit <http://dennisross.house.gov>. Please feel free to continue to contact me in the future.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Ross". The signature is fluid and cursive, with a large initial "D" and a stylized "R".

Dennis A. Ross
Member of Congress

P.S. Thank you again for contacting me. I am constantly looking for ways to help Central Floridians. If you have a minute, I'd love to hear your thoughts on your experience. [Click here to take a brief constituent satisfaction survey so I can learn how to better serve you.](#)

DR/TC