

Quinsigamond Community College Forgives Student Debt



Quinsigamond Community College. Courtesy photo.

WORCESTER, Mass. – Student debt is a major hurdle that blocks many people from getting a college education.

According to Quinsigamond Community College (QCC) President Dr. Luis G. Pedraja, when people seek but cannot afford higher education, they are often pushed into difficult and substandard financial decisions.

“I know for many in our community, finances are one of the biggest challenges, particularly, community college students,” he said. “They’re often adults, and they’re often working. They have kids, or they are single parents, or veterans. We have a lot of people from minority communities, Black, Latina, and they’re struggling. So, even though community college costs are fairly low as compared to other places, it can be a hardship — and with the pandemic that was greater.”

To help, Pedraja announced that QCC will use over \$2.5 million of the institutional portion of the Federal Higher Education Emergency Relief Funds it received in May to erase college-held debt for eligible students. The debt relief program is exclusively for those students who were enrolled in credit degree or certificate programming during the start of the pandemic from March 13, 2020, to the end of the Spring 2021 semester.



QCC President Dr. Luis Pedraja is excited to eliminate his students' pandemic debt. Courtesy photo.

"The minute we got the funds, I started thinking, can we do this?" Pedraja said. "I'm a first-generation college student. I was very lucky to make it through college with very little debt, but I still had some. So this gives them the same opportunity as other college students to not worry about finances, to not worry whether they have to make the decision, 'Do I pay my rent? Do I pay for college? Do I pay for books or do I pay for food?' College students shouldn't be in that position. They should be focused on getting the courses they need and preparing themselves for the future."

While not a solution to every barrier facing students, Pedraja believes education is a strong intervention that improves the lives of nearly all who receive it.

"We are leveling the playing field for our students so that they can succeed," he said. "This enables our students to realize a better future for themselves and their families, and in doing so, increases our community's economic prosperity."

Pedraja said QCC wants to use this debt relief initiative to eliminate the top "barrier" for students and get skilled workers into the workforce. The funding will help 1,687 students, with an average amount of \$1,525 of institutional debt forgiveness per student.

"We know education is the greatest equalizer, lifting people out of poverty and making lasting and positive change to our communities and our nation," he said. "By eliminating this debt, we are taking an equitable approach to higher education. We find that students with debt are less likely to enroll or stay in college. This eliminates that barrier."

QCC has already notified all the students eligible for debt relief.

"When I looked at the amount of debt and realized that we could do it, I was excited and I couldn't wait to get it out to students," he said. "A good portion of the students are on financial aid and that covers most of their courses, but it doesn't always cover everything."

Some students pay out of their own pocket for books and food, depending on what they are able to afford, and some carry debt for years.

"The underprivileged and underserved in our community were hit hard by the pandemic," he said. "These students are often unable to continue their education due to the debt they are carrying. By choosing to invest in our students by removing this barrier, we are investing in our community and strengthening our workforce... As they struggled during the pandemic and the increasing costs became a barrier as they thought about whether to continue their education, I'm excited to know they can continue."