



A MOOR REVIVAL ASB welcomes Moors back with an assembly filled with performances from AMPS, Mighty Moors Marching Band, Cheer, Orchestis and Drill. MOOR montage by SHANNON KHA

President Obama Fortifies Student Loan Services

JACQUELYN LOI
Staff Writer

On June 9, President Barack Obama issued executive actions aimed at easing student loan payments. In response, the U.S. Department of Education (ED) is attempting to strengthen student loan services and help students to better manage their debt. According to the ED, a top priority of the federal student loan programs is to help students obtain and complete quality higher education programs.

Obama plans to use his executive actions to extend the Pay As You Earn (PAYE) program, a repayment process that limits borrowers' monthly debt payments to 10 percent of their income. The program allows the borrower's loans to be forgiven after 20 years if they pay on time. If the borrower works in the public service such as for the government and or a nonprofit, then their loans will be forgiven within 10 years.

Yet, the executive actions may not be able to apply to borrowers with more than \$57,000 in federal student loans. These students will not be able to have their loans forgiven at the 20 year mark in the PAYE program but instead will have the full 25 years of payments before their loans are forgiven.

Federal law currently allows students to cap loan payments, but the executive orders will extend the ability to cap loan payments to a larger range of students such as those who borrowed before October 2007 or those who have not borrowed since October 2011. While this action will help up to five million more borrowers, it will not be in effect until December 2015.

"I think that this will help the students [who are not] financially stable and need some support to be able to pay back their loans. Also, considering the fact that college tuition is getting more expensive with each coming year, this is going to be really beneficial," sophomore Jacy Zeng said.

As stated by the Association of Credit and Collection Professionals, the ED has renegotiated the terms

of the loan servicers as a way to help them continue to improve and to ensure that as borrowers repay their federal student loans, they will receive the highest quality of support, as mentioned by the ED.

"All hard-working students and families deserve high-quality support from their federal loan servicer, and we are continuing to take steps to make sure that is the case," Secretary of Education Arne Duncan said, according to ED.

According to the Association of Credit and Collection Professionals, the ED Under Secretary Ted Mitchell and the department's Office of Federal Student Aid will announce a series of opportunities to hear directly from the student loan borrowers and stakeholders about their input for improving the federal student loan program. By the end of this year, the feedback will make key recommendations that will focus on solutions that can assist borrowers.

Counseling and outreach will be used to ensure that borrowers will have payment options more suited towards themselves and will help enhance the student's and parent's customer satisfaction. The department also aims to help reset its relationship with student, labor and consumer groups that have grown frustrated with how the department has administered the federal direct loan programs in recent years, as stated by the Inside Higher Ed.

"There are a lot of positives here," staff attorney at the National Consumer Law Center Deanne Loonin said, according to the Inside Higher Ed. "The department and administration do seem to have recognized the need to improve loan servicing."

MOOR graphic by SAMMIE CHEN



of its contracts with four main federal student loan services in order to strengthen motivations for them to provide excellent customer service and help borrowers keep up with their own payments. These actions will help the department better monitor the performance of

Governor Brown Appeals Vergara v. California Tenure Lawsuit

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News Editor

After two years since the Vergara v. California lawsuit was filed, Superior Court Judge Rolf Treu made his final ruling on Aug. 28. According to the Los Angeles Times, Judge Treu's ruling will dismiss the tenure process for public school teachers', facilitate the process of firing teachers, while making it less expensive and eliminate the seniority system.

"I'm glad that the tenure system is gone for [public schools]. This will mean that schools will be able to get rid of teachers who are inefficient and prevent students from suffering. I've had teachers who gave me worksheets instead of instruc-

tion. By ridding [public] schools of tenure, the ruling is only doing all students a favor," senior Caroline Hang said.

Vergara v. California was filed by nine California public school students along with the help of the non-profit organization, Stu-

dent Constitutional and civil rights, prevents students from having effective teachers and prohibits students from having equal opportunities to succeed

"Substantial evidence presented makes it clear to this court that the challenged statutes dispro-

In response to the ruling, California State Attorney Kamala D. Harris sent in an appeal on behalf of Governor Jerry Brown and California on Aug. 29.

"The important issues presented in this case — if they are to have statewide legal impact

The appeal mentions that before the trial, school districts were dismissed as parties to the lawsuit and that Judge Treu, proceeded to make his ruling final without providing a legal reason.

"We believe the judge fell victim to the anti-union, anti-teacher rhetoric and one of America's finest corporate law firms that set out to scapegoat teachers for the real problems that exist in public education," president of the California Federation of Teachers Joshua Pechthalt said, according to the New York Times.

"There are real problems in our schools, but this decision in no way helps us move the ball forward."

The outcome of Governor Brown's appeal is still uncertain.

“I’ve had teachers who gave me worksheets instead of instruction. By ridding [public] school of tenure, the ruling is only doing all students a favor.”

-Caroline Hang

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dents Matter. According to Students Matter, the plaintiffs stated that teacher protection laws, such as the “last in, first out” policy and the tenure process, violates

portionately affect poor and/or minority students,” Treu said, according to the New York Times. “The evidence is compelling. Indeed, it shocks the conscience.”

— must be reviewed by a higher court, either the Court of Appeal or the Supreme Court of California,” the appeal stated, according to Huffington Post.