



## Aigat Your Back

### Stress is Not the Enemy

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"It is not stress that kills us — it is our reaction to it," Dr. Hans Selye, one of the pioneers of stress research, once said. According to the Mayo Clinic, unchecked stress can lead to health problems including high blood pressure, heart disease, obesity and diabetes. However, what scientists do not tell us is that changing our perception of stress is much more beneficial than trying to eliminate it.

Kelly McGonigal, a health psychologist and lecturer at Stanford University, cited three studies in her Technology, Entertainment and Design (TED) Talk which concluded that there are healthy ways to deal with stress that do not involve eliminating it. One study at Harvard University monitored the heart under induced stress, showing that most subjects responded with restricted blood vessels. However, those informed that stress was a helpful reaction responded with relaxed blood vessels. In addition, the University of Wisconsin conducted a study which tracked 30,000 American adults for eight years, finding that subjects who experienced a lot of stress and viewed stress negatively had a 43 percent increased chance of dying. By that logic, the negative effects of stress are just placebo effects. It is kind of like the archetypal misunderstood monster — stress is dangerous only because people view stress as being dangerous.

McGonigal adds that oxytocin hormones are released when we are stressed, which has anti-inflammatory properties to promote the regeneration heart cells. Oxytocin is also a social hormone — it compels us to seek support; therefore, human connection relieves the harmful effects of stress. Sometimes all the "monster" needs is some love and recognition, as cheesy as it sounds.

Selye is right — our reaction to stress can make us or break us. Help your body fight your battles for you; do not let the negative perception of stress suffocate you.

## Potential Program to PAYE Off Student Loans

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President Obama made an executive action to extend the Pay As You Earn (PAYE) program, a repayment process that pays off remaining student debts. If monthly payments are made over a minimum of 20 years, then the rest of the debt is forgiven and paid off by the federal government. As of now, 37 million Americans are in some kind of student loan debt. However, there are only 1.6 million people enrolled in this program. PAYE has the potential to help millions of Americans with their student debts, but it needs more support in order to be more effective.

PAYE needs to bring more awareness to their payment program. According to an article published on National Public Radio (NPR), the government has not promoted the expansion of the program to the point where a substantial number of borrowers are interested in enrolling. Because of the low enrollment in PAYE, the potential success of this program cannot be estimated with such a small fraction of people. Even though many were excited about the new plan, a lot of confusion arose over how

PAYE will benefit them regarding their financial situation. If people do not know about PAYE, how are they supposed to sign up?

According to Money magazine, even President Obama believes

excess student loans altogether.

By extending PAYE to cover federal student loans, an additional 5 million will be able to take part in PAYE. However, with a nation of 37 million Americans with

debts, how is that supposed to be achieved if the program only enrolls a limited amount? It should expand to all types of student loans in addition to federal loans.

Additionally, loan company servicers, such as Wells Fargo, Bank of America or Citibank have been steering people away from PAYE. In order to enroll more customers into their own loan programs, these companies and banks hide the option of PAYE. Companies and banks feature their own programs' benefits while PAYE is pushed to the back without being mentioned to the customer. However, the Department of Education plans to renegotiate its contracts with federal loan servicers to penalize company servicers who deny or postpone the assistance the person is seeking. If effective, companies and banks will not have the leisure of excluding PAYE.

PAYE needs to be promoted and brought to the attention of people who owe student loans. If PAYE is extended to cover all student loans, it will help alleviate the stress and burden caused by accumulating debt. Overall, PAYE is a payment program that could possibly become successful with the right resources, percentages and guidance.



that not enough people are aware of the options of PAYE. Instead of having people research the aspects and benefits of the program themselves, there should be brochures or catalogs mailed and given out for people to take. By discovering PAYE, those who are suffering from a student loan crisis may be able to terminate what they owe and the burden of

the program, according to NPR. People who have private student loans, parent plus loans or people with a higher average income cannot take advantage of PAYE. Although Obama has improved the program to benefit more people, there is still a great number of those who do not qualify. If his goal is to lower the amount of people in student



## CVS: ONE BIG STEP OVER TOBACCO

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CVS Pharmacy, the second largest pharmacy chain in the United States, has decided to stop selling cigarettes and other tobacco products by Oct. 1. Meanwhile, other stores are holding firmly to their tobacco products. Although CVS will lose \$2 billion from tobacco sales, other stores should make the health of customers a priority and follow their example.

According to the American Lung Association,

cigarette smoking is the number one cause of preventable disease and death worldwide. These diseases claim over 393,000 American lives each year as well as \$96 billion in direct health care spending.

Pharmacies are meant to help sick patients, with the promise that they can improve patients' health if customers stay on their proper prescription medications; however, it would be highly ironic if tobacco is found directly behind the cashier's counter. CVS' discontinuation of the sale of tobacco products is a

positive impact on many people's health, which can lower smoking rates.

If other stores truly cared about the health of their customers, they should begin banning tobacco and cigarette products sales completely. Although stopping these sales come at a price, they will help smokers save money from reducing their health care bills and the ban may also save smokers' lives. Smoking rates have not been reduced, but CVS made a good start in trying to help their customers manage their health.

## California Attempts to Jumpstart Hollywood

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California film industries are in for a treat. Assembly Bill 1839, the California Film and Television Job Retention and Promotion Act, was recently approved by the state Senate on Aug. 29. With this bill, a new film and TV tax credit program will be implemented starting in the 2015-16 fiscal year for five years, replacing the current lottery system they use to award credit. However, even if movies do receive leniency on taxes, the production's income is not addressed.

The film tax credit will now be awarded based on how many jobs are available for each movie production, and can cover up to 20 to 25 percent of the tax placed on production's income. By increasing the film tax credit from 100 million to 330 million and changing how the credit is allotted from lottery to ranking, lawmakers hope to bring back California's filmmaking prestige and increase the number of jobs in California's film industry.

According to Governor Jerry Brown's website, Senate Republican Leader Bob Huff stated that film production in California has dropped nearly 50 percent in the last 15 years, mostly attributed to the recent recession. As a result, many of the jobs related to California's movie industry, especially those that work off-screen, suffered tremendously from the lack of demand. Paired with the recent recession, large-scale film production in California was stagnant.

Logically, in order to spark an industry to boom again, restrictions should be lessened to jumpstart it. Yes, money does play a large role in production value. Yes, it provides more opportunities for work. However, even if more Californian movies are produced, a movie's income is determined by its popularity with the general audience. No amount of tax credit a movie receives accounts for its success rate. Low income from a movie still results in underpaid workers, something tax credit cannot fix.

Having more money to be potentially allotted can spark job availability. However, even tax credit cannot guarantee the return of California's movie prestige.