

Emma Wood

Go now you are forgiven

The end of my battle with student loans

One fortuitous November morning, lagged by the weight and the humdrum of the pandemic, I accessed my FedLoan account to find a balance of *zero*. You can imagine my surprise at the stout, solitary circle. The number normally staring back at me was six figures long and perpetually growing. It was a preposterous number like the one that McDonald's used to display via kitschy flip counter in front of their restaurants to indicate how many burgers sold. Well, they sold a lot of burgers, and I owed Fedloan a lot of money. In fact, I pictured the debt as a bottomless chasm into which I would make monthly monetary offerings. The offerings would only stave off default and penalties but would never stop the chasm's steady expansion.

"The General" by the Boston-based band Dispatch resonated through my disbelief. The song tells the story of a wartime general who has a last-minute change of heart about bringing his men into battle. The chorus resounds "*Go now you are forgiven*" as the soldiers find themselves faced with unexpected exoneration. The change in their duties leaves the soldiers stunned and unsure of how to proceed. No doubt the pardon is welcome, but it's a dumfounding transition from war to freedom. Eventually, the soldiers peel away from their battle positions one-by-one.

My heavy balance had vanished overnight. The battle was over—*Go now I was forgiven . . .*

Federal loan forgiveness was a dream that I never thought would come to fruition for me. My loan burden accrued during the time of my undergraduate degree to my Master's in Library Science. Financially ill-advised and naively optimistic for my future earning potential, 18-year-old-me signed the first loan agreement, and 24-year-old-me signed the last. My family didn't have the finances to assist, and my library job paid what one would expect a student to make. I wanted to be a librarian, and there was one path to take to realize that ambition. Without loans, I couldn't go to college, and without college, I couldn't become a professional librarian. The choice was clear, and the end would justify the means.

I have worked in libraries since high school, and I do so now in a professional capacity. In happily ever after fashion, I realized my work goals, and I made my student loan payments each month upon graduation. Around 2008, I started to hear rumors of a federal initiative to cancel student debt for those employed in public service. It seemed an open-shut case that my profession would meet the criteria, and I was certainly in the parameters of financial need, but I got lost in the puzzle of the forgiveness program.

Representatives on the phone assured me that I was on track to forgiveness, yet there was always something to contradict that promise. I received calls and letters stating that I needed to consoli-

Emma Wood is associate librarian at the UMass-Dartmouth Law Library, email: emma.wood@umassd.edu

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date, or that I was on an incorrect plan. Some bit of technical minutia always set back the clock, even though my employment qualified for the program. This experience feels uniquely mine, but I know that it belongs to so many others.

I accepted that I would have to carry the debt on my back for life. It would factor into all of my important decisions—having children, buying a house, and taking a job. The deal of my youth was a silent presence in everything that I did. I bargained for a seat in higher education, and got a life sentence of repayment.

The General pardons his soldiers because he saw the futility in fighting. At the time of my forgiveness, I had surpassed ten years of loan payments. The balance of my loans only grew since my graduation despite my monthly on-time payments. The juice was running at a rate that my diligence would never overcome. My plan was to keep putting my heart into librarianship and to fulfill my duties by fighting the mountain of debt for the rest of my life—a losing battle—but I intended to keep going for integrity and to make good on my promise. The current administration made good on their promise first.

Now, like the soldiers from the song, I am pausing in the shock. I think that freed borrowers have a second chance to experience the hope and resolve that we had upon graduation, but this time unencumbered by debt. Library work is a soulfully satisfying profession that I wouldn't expect many pursue with their eyes on riches. My hope is for other librarians to know what it is like to do their jobs unfettered by the cost of education. We need our whole hearts and all of our mental bandwidth to do the work that we do.

“Take a shower and shine your shoes, You got no time to lose, You are young men you must be living . . .” 