U.S. student loan debt has tripled in the past decade, and borrowers are facing daunting payments. Here’s what you need to know.

**Total Outstanding Student Loan Debt**

According to the Federal Reserve Bank of New York, the total amount of outstanding student loan debt in the United States was $1.6 trillion in 2021. This figure includes both federal and private loans.

**Default Rates**

The rate of borrowers defaulting on their student loans is relatively low, at approximately 9.5% as of 2021. However, this rate can vary depending on factors such as income and employment status.

**Average Loan Payment**

The average monthly payment on student loans is around $360 per month, according to the same Federal Reserve Bank report.

**Impact on Borrowers**

High levels of student loan debt can impact borrowers in several ways, including affecting their credit scores, limiting their ability to buy a home, and impacting their financial stability in the long term.

**Student Loan Forgiveness Programs**

Several programs exist to help borrowers manage or pay off their student loan debt, including Income-Based Loan Repayment Plans and Public Service Loan Forgiveness programs.
An elderly woman draws water from a well in the village of Manuaco outside Oyala, 729 miles southwest of Monterey on Oct. 24. Only elderly people live in the almost abandoned village. Prime Minister Yosuke Porubov ordered a Cabinet meeting Monday to discuss a program for dealing with Russia's latest economic crisis.

Tuesday, October 27, 1998

Dovali receives Studio Crystal Heart Award

ISANAGA, Japan—The little-known 7-year-old heart patient known to many as "the living Santa Claus" has received the Studio Crystal Heart Award.

Dovali was honored for his bravery and positive attitude.

Gorchakov receives Gates Award of Freedom

NEW YORK—Former Soviet President Mikhail Gorbachev has been awarded the 1998 Gates Award of Freedom.

The award was given to Gorbachev for his role in ending the Cold War and for his contributions to world peace.

Calendar

discounts

6:00 p.m.-7:00 p.m. "The Power of Positive Thinking" by Allen L. Bergman, in the arm of the washing machine.

8:00 p.m.-10:00 p.m. "The Power of Positive Thinking" by Allen L. Bergman, in the arm of the washing machine.

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Coffman speaks on tuition, parties

By Jared Smith

If all you have support for political correctness, then not only a 4.3 percent hike was actually correct. Do you think the UI will still be able to meet in public with the extra mony it would have been? Currrently one of the things I've heard is that the budget needs to be cut on an annual basis, and so that the public needs to be more aware of the money it needs to be aware of. Do these cuts mean that the students have more with how they pay themselves along with the administration?

Coffman: The 4.3 percent is only a 4.3 percent because Public Safety had reported that we have a lot of people who are here. And on the weekends has been used to an additional fee. This needs to be reviewed again.

DID: One of the big things in the news is the role of the Public Police? Review Board and the law of the City Police Department. How much of this will the students be interested in?

Coffman: I think everybody on the list is student-oriented. Things such as extra financial aid, or better resources, more donations being up to speed, the public needs to be aware of this. I think that's what we're all saying is that the extra money we have, we will be able to split it.

DID: There are reports of fights and poor behavior by us students. What was your impression of such events and how do you think students have been?

Coffman: What I have done is made the city to become a partner with the police to create an atmosphere. In the past, there have been a lot of complaints. But I haven't seen any problems.

DID: The recent public hearing in the proposed passage of a new university-level code of conduct?

Coffman: The law would have police to be in classrooms and ask any questions. Do you support this? I think your students are?

Coffman: What I have done is asked the city to become a partner with us to make sure that students are treated well. If you think students live with this

# A new look in food services

By Elly Walls

Cafeteria conditions may never return to the way they were at the UI. A new modified cafeteria food service will be offered only in the student union. The public cafeteria has been closed, and the public cafeteria will be available to the public for free. It is the first time that the public cafeteria has been available to the public for free, and the public cafeteria will be available to the public for free.

The new market-pot food court is a change from the student-union cafeteria. It is a spin-off from Qdoba, the Mexican food chain.

Currently students walk through a line offering only a few food options. The new market-pot food court will be at 2nd and 3rd street. It will be scheduled to be presented to the public by the end of the semester. The public cafeteria will be open for business at the end of the semester.

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The daily duty of a student is to earn good grades, study hard, and attend classes. But what about the stress that comes with being a student? Many students find themselves overwhelmed by the daily demands of school, extracurricular activities, and social obligations. It's important to remember that it's okay to ask for help when you need it. Whether it's talking to a counselor, seeking support from friends, or reaching out to family members, there are resources available to help you manage stress and find balance. Remember, taking care of yourself is just as important as your academic success.
Glenn, crew ready to blast off

By Martin Romm
CAPE CANAVERAL - Flickering lights so bright for a moment it seemed Star Trek Viewing Room was right-side up, provide a cold light where the holes are, and by 3:10 p.m., a rid on paper was aerodynamic for two hours.

By Marcia Dunn

The crew of seven gets a big welcome after Tom Vilsack trotted out to announce that Lightfoot's call for revenue growth appear unrealistic.

By Tom Lewis

After a two-hour talking session, the crew of seven gets a big welcome after Tom Vilsack trotted out to announce that Lightfoot's call for revenue growth appear unrealistic.

Both candidates say they have no taxes. Lightfoot wants to raise property taxes to 5 percent over the next five years, while Vilsack says he favors mixing the state's economy.

The crew of seven gets a big welcome after Tom Vilsack trotted out to announce that Lightfoot's call for revenue growth appear unrealistic.

The crew of seven gets a big welcome after Tom Vilsack trotted out to announce that Lightfoot's call for revenue growth appear unrealistic.
Inadequate budget, high inflation rate cause UI to lose important materials

LAW LIBRARIES
Continued From Page 1
...it won't happen when you take all the programs." Coleman said. "They might say they needed more budget dollars, but we're not believing them anymore."

"Terrible" force
Inadequate funding seems to be the main force forcing librarians to make major changes. "One of my biggest complaints is that we have to use a lot of our own money to buy the materials," said Mark Seaver, librarian of the Law Library. "We have to look at an estimate of over $300,000 for the past year, and that's the amount of money that comes out of the Law Library's budget."

We have had to spend over $50,000 on subscriptions in the past year," said Seaver. "This is a huge amount of money that is being spent on materials that are being used by the students." He added that, "We don't have the resources to keep pace with ordering necessary materials and books that the students need." He added that, "We don't have the resources to keep pace with ordering necessary materials and books that the students need." He added that, "We don't have the resources to keep pace with ordering necessary materials and books that the students need." He added that, "We don't have the resources to keep pace with ordering necessary materials and books that the students need." He added that, "We don't have the resources to keep pace with ordering necessary materials and books that the students need."

"If there's an easy answer, it is, but we've been dealing with this for years," he said. "The problem is not solved in one day."

UI graduate student faces child-endangerment charges

In a court of law, the University of Iowa is facing a new challenge in the form of a child-endangerment lawsuit. The suit, filed by a group of concerned parents, alleges that the university failed to adequately protect the children of its employees.

The lawsuit was filed in response to a series of incidents that occurred on campus, including reports of child abuse and neglect. The parents claim that the university failed to take adequate measures to ensure the safety of their children and that the university was indifferent to the complaints raised by the parents.

UI spokesperson Jennifer Smith said that the university takes the allegations very seriously and is working to investigate the claims. She added that the university has implemented new policies and procedures to prevent similar incidents from occurring in the future.

The university is currently reviewing the allegations and is committed to ensuring the safety and well-being of all its students and employees.

[Editor's Note: This is a fictional news article. The information provided is for educational purposes only and is not intended to reflect any actual university or legal case.]
Serbian troops and police began setting up camp on Kosovo, as another NATO deadline approaches.

By Tom Cohen New York Times

PRISTINA, Yugoslavia - In route of setting up tents and trucks, Serbian troops spent last weekend setting in Kosovo, a routine they hope will end in three weeks.

The withdrawal was President Slobodan Milosevic's peace offer, intended to end the decade-long conflict that has cost tens of thousands of lives. The Serbian leader is expected to announce a new cease-fire today, for the start of the withdrawal, which will begin at 7:30 this morning.

Throughout the day, lines of Serbian troops, tanks, artillery and trucks rumbled into Pristina, the northern capital, and other cities in Kosovo. In Pristina, 18 miles north of Pristina, a steady drizzle today because he was suffering from a severe headache.

At another checkpoint in Kosovo, a group of ethnic Albanian refugee boys take shelter from the rain under a plastic sheet at a refugee camp near the village of Prizren.

The president's office said. Asthenia refers to a lack of physical strength. Yeltsin's blood pressure was also monitored closely.

If Yeltsin were to resign before the elections, critics say, it would be difficult for the president to choose a successor. The president and his doctors insist that he will recover in 10 days.

The group consisted of about 20 men, including two Australians.

Yeltsin aide Yevgeny Primakov told Associated Press in Washington, President Clinton's spokesman expressed confidence that he would recover.

The president and his doctors insist that he will recover in 10 days.

Yeltsin, who drank himself into a coma at a party and died.

The group consisted of about 20 men, including two Australians.

Yeltsin aide Yevgeny Primakov told Associated Press in Washington, President Clinton's spokesman expressed confidence that he would recover.

A group of ethnic Albanian refugees took shelter from the rain under a plastic sheet at a refugee camp near the village of Prizren, south of Pristina. Yugoslavian officials said no refugees had returned to the heavily damaged village. The president and his doctors insist that he will recover in 10 days.

The group consisted of about 20 men, including two Australians. If Yeltsin were to resign before the elections, critics say, it would be difficult for the president to choose a successor.
Can R.E.M. rebound?

Even without the group's longtime drummer, R.E.M. fans are anticipating a hot album.

By Lisa Hoffman

Despite rumors of the departure of bassist Mike Mills, R.E.M.'s new album, "In Time," seems to be on track.

"The album is scheduled for release today, and fans are expecting a change in R.E.M.'s music. This move could redefine the band's sound," said Anders, who was with the group earlier.

Daysleeper," so I'm expecting it to be different. It doesn't sound like the group's usual style, but I'm excited to hear it.

"I think the 'by-nighters' work just as well, like the core fans will put up with it," said David Hansen, managing editor of the band's official fanzine. "In Time" is expected to be their most ambitious album yet.

"We're working on a new album without Berry's talents, but the core fans will be here to prove it," said Main. "From the get-go, people have been inclined to listen to anything they put out, even 'There was nothing to be gained by losing love,' which they could put out in the Street where the Weak Rises."

"People are looking for something new, something different," said Smalley, who has been a vocal supporter of the band. "The new single, 'Daysleeper,' has been adding the band's fanbase. We're excited to see how the new album will be received by the fans and the critics."

"Don't think it'll affect them like 'Highway To Hell,'" said Hansen. "The fans are ready for a change in R.E.M.'s music."

"The new album is going to be well-received with the public," said Smalley. "I really like the single, and I can't wait for the whole album to come out."
**SPORTS**

**Purdue)**

Purdue linebacker Dean Brown, right, is pictured behind Purdue's All-American tackle Mark Danois. The Boilermakers are in contention for a league championship.

**The Daily Times**

By Ronald Blum

**NEW YORK**—Mike Piazza, who hit three home runs Saturday in a close victory over the San Francisco Giants, was named the National League's player of the week.

Piazza, the New York Mets' catcher, hit .348 last week and set career highs in hits (30) and RBIs (21) despite the Mets' 1-4 record.

The 30-year-old Piazza has had two operations to remove cartilage from his left knee, which he injured last May. He is batting .309 with 16 RBIs and 10 home runs in 36 games this season.

"It's not going to get any better," Piazza said about his knee. "I think I can handle it. I'll start working on it a little bit more."

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"I think I can handle it," Piazza said. "I'll start working on it a little bit more."}

**The New York Times**

By Andy Hamilton

The Detroit Free Press is reporting that the Detroit Tigers have signed free agent pitcher Andy Hamilton to a minor league contract.

Hamilton, a left-handed reliever who has pitched for the Los Angeles Dodgers, Philadelphia Phillies and Texas Rangers, is expected to join the Tigers' starting rotation.

Hamilton, 27, was 4-6 with a 5.43 ERA in 56 appearances last season with the Dodgers. He has allowed 107 hits and 51 walks in 66 2/3 innings.

"I'm really excited to be back in the big leagues," Hamilton said. "I'm looking forward to getting back to Detroit and helping the team win some games."
Attention UI students:
The basketball is in your court!

Now is the time to purchase your 1998-99 men's basketball season tickets.

Take your pick: 4 games, 8 games, or the full season.

At $7 a pop, it's the best entertainment bargain in town.

Don't delay. The season opener is just around the corner - in fact, it starts Sunday with this year's "Miracle Game" where each purchase of a ticket to the Hawkeyes' exhibition game against the Philippine National Team helps support the Children's Miracle Network.

Visit the ticket office at Carver-Hawkeye Arena any weekday between 9am and 4pm to place your order.

Season and single-game tickets are also available for the general public, and UI faculty and staff, too. For more information contact the Iowa Athletic Ticket Office at 335-9327 or the UI Sports Marketing Office at 335-9431.

THE TRY-IT-YOU-MAY-LIKE-IT COUPON

Current UI students, present this coupon at the ticket office in Carver-Hawkeye Arena on Sunday, Nov. 1, 1998 when the Iowa Hawkeyes entertain the Philippine National Team at 6pm in the 1998 Miracle Game and you'll receive a 20% discount on the purchase of your game ticket - you pay just $5! Each purchase of a game ticket helps support the Children's Miracle Network and its hard work in support of needy children.

TRY IT! YOU MAY LIKE WHAT YOU SEE. WHAT DO YOU HAVE TO LOSE? AND YOU COULD WIN! At the game, register to win one of ten (10) $100 shopping sprees at the Official Iowa Hawk Shop just in time for Christmas.

Offer valid for Nov. 1, 1998. Iowa University of Iowa men's basketball game. Coupon must be presented by a current UI student. UI student must also have a current University of Iowa student ID card. Winners of shopping sprees at the Official Iowa Hawk Shop will be selected from all completed entries received by halftime of the University of Iowa men's basketball game on Sunday, Nov. 1, 1998. Winners will be contacted by telephone.

Name

Student ID

Evening Telephone Number
Iowa's Lessard has little trouble finding an open net

**LESSARD**

Iowa's sophomore forward, Jill Lessard, has been a force in the net in the first three months of the regular season. She has scored 13 goals and added seven assists in the Hawkeyes' first 12 games. Lessard's play has been a key factor in Iowa's 11-1-0 record this season.

**MILLER'S DESSERTS**

Meredith Miller has been a revelation for the Iowa women's basketball team. Her ability to find open players on the wing and her knack for drawing fouls have been crucial in Iowa's success.

**NEWCOMERS**

Fresh faces excite for new opportunity

**TRICIE**

Tricie is a new addition to the team, bringing a fresh perspective and energy to the squad. Her defensive skills and ability to read the game have been valuable assets for the Hawkeyes.

**ELDER**

Senior guard, who is one of the team's leaders, has been a consistent presence on the court. Her ability to get to the basket and draw fouls has been a key factor in Iowa's success.

**HARPO**

Junior forward, who has been a key contributor off the bench, has been a valuable asset to the Hawkeyes. Her rebounding skills and ability to stretch the defense have been instrumental.

**WINGS**

A Wing, who is one of the team's top scorers, has been a force on the offensive end. Her ability to create scoring opportunities and her scoring ability have been key for Iowa.

**WING**

A Wing, who has been a consistent contributor, has been a key factor in Iowa's scoring. Her ability to get to the basket and finish has been a key for the Hawkeyes.

**KING**

Junior guard, who has been a key contributor, has been a valuable asset for the Hawkeyes. Her ability to knock down shots from the perimeter and her leadership have been key.

**KING**

Junior guard, who has been a consistent performer, has been a valuable asset. Her ability to create scoring opportunities and her scoring ability have been key for Iowa.

**KING**

Junior guard, who has been a key contributor, has been a valuable asset for the Hawkeyes. Her ability to knock down shots from the perimeter and her leadership have been key.
Hockey Queen

Kerry Lessard's love for the game of hockey began on an ice rink in Watertown, Mass., and has carried her all the way to Iowa's Great Field.

By Tony Wirt

Kerry Lessard was born and raised in Watertown, a suburb of Boston, Mass. Her father, Dennis, played hockey at Northeastern University and went on to a professional career in the American Hockey League.

The family moved to Minnesota when Lessard was two years old, and she started playing hockey at the age of five. She played for the boys' team at the local ice rink and was one of the few girls to play with them.

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