



July 21, 2015

Dear Friends,

On behalf of Jubilee USA's 75 national partner organizations and 400 faith communities across the United States, thank you for participating in this year's Jubilee for Students weekend. Amidst debt crises in Greece and Puerto Rico and our campaigns for debt relief in West Africa and Nepal, it's helpful to remember that there's a debt crisis here at home, too – and it's our young people who are paying the price. Jubilee for Students is an opportunity to connect the local and the global and promote lending and debt policies that protect all of us.

Unfortunately, our student debt crisis is a significant challenge.

Outstanding student debt is now over \$1.3 trillion and it continues to increase at a dramatic rate. The average four-year college graduate owes \$35,000 in student debt and according to the Federal Reserve, student debt obligations nearly quadrupled from 2004 to 2015. High interest rates make debt repayment difficult and leave our students with heavy financial burdens.

During the weekend of July 24th – 26th, Jubilee faith communities across the country will pray and act for affordable education and for lending and debt policies that benefit our young people.

In this packet you'll find sample interfaith prayer content for faith communities. There will also be information to connect the dots between global and student debts, and to go a little further, an action idea you can share in your community alongside your prayers.

I am grateful that your community is joining more than 65 others this year for our largest ever Jubilee for Students weekend. Your participation builds an economy that serves all of us – in Africa, in Nepal and right here at home.

Gratefully,

A handwritten signature in black ink, appearing to read "Eric LeCompte".

Eric LeCompte
Executive Director

222 East Capitol Street, NE
Washington DC 20003

202.783.3566 tel
202.546.4468 fax

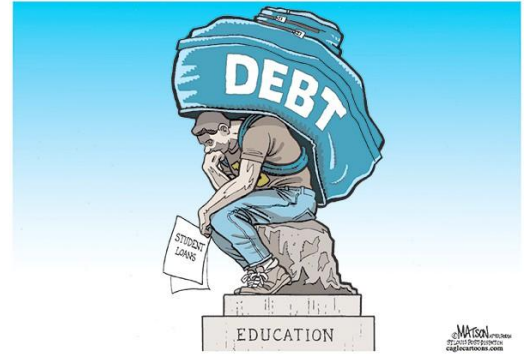
www.jubileeusa.org



A Jubilee for Students

Jubilee USA works to reform the global economic system to end the root causes of extreme poverty. Our work builds an economy that serves, protects and promotes the participation of the most vulnerable.

Jubilee USA works for a *Jubilee* for college students who are increasingly burdened with enormous debts and targeted by predatory lending practices. Jubilee connects the policies and structures that create student debt burdens to those that keep communities overseas trapped in poverty and debt. Through prayer and action on student debt, Jubilee faith communities raise the issue's profile in the media and in Congress.

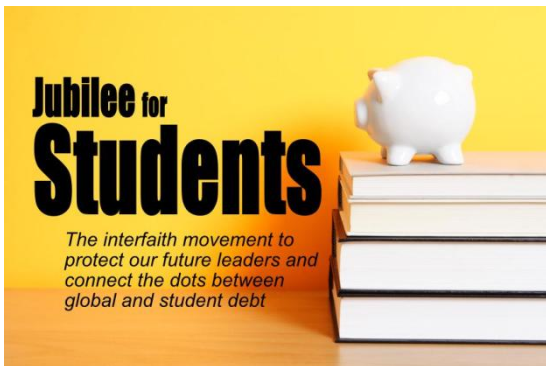


Jubilee for Students Weekend

- Each year, Jubilee faith communities around the country act and pray for affordable education and fair student lending practices as part of Jubilee for Students Weekend.
- Jubilee USA provides each faith community with sample prayers, resources on student debt and an action to advance responsible student lending policies and make education more affordable for our young people.

Our Accomplishments

- In 2012, when subsidized Stafford federal student loans were set to double for nearly seven million college students, Jubilee USA mobilized over 40 faith communities to pray and act during Jubilee for Students weekend.
- When interest rates were set to double again in 2013, Jubilee USA moved members of Congress of both parties to prevent the increase and mobilized over 60 communities to pray and act. *The Washington Post* featured our work. (8/6/13)



- Jubilee's work on student debt is featured in the *Washington Post*, *Yes Magazine*, *Catholic News Service*, *Sojourners* and the *National Catholic Reporter*.
- One goal of Jubilee for Students weekend is to bridge generational divides and build a greater movement for fair lending and debt policies. In 2014, Jubilee laid the ground work for that goal by increasing outreach to student groups and engaging young people on college campuses in California, Illinois, Washington, D.C. and more.

Jubilee USA Network is an alliance of more than 75 US organizations and 400 faith communities working with 50 Jubilee global partners. Jubilee USA Network has won critical global financial reforms and more than 130 billion dollars in debt relief for the world's poorest people. www.jubileeusa.org

Jubilee USA Network – 212 East Capitol St NE – Washington, DC 20003



Student Debt

Jubilee USA works to reform the global economic system to end the root causes of extreme poverty. Our work builds an economy that serves, protects and promotes the participation of the most vulnerable.

High Costs, High Debt

A college degree offers our young people greater access to good jobs – but that degree becomes more expensive each year. As college tuitions rise, millions of students take out loans, and many leave college with enormous debt burdens.

Student Debt Facts

- US tuition costs increased 500% from 1985-2015
- One million more students took out student loans in 2014 than in 2013
- The average 4-year college graduate accumulated \$35,000 of student debt in 2015, compared with \$9,000 in 1993.
- Outstanding student debt nearly quadrupled from 2004-2015
- Total outstanding student debt is over \$1.3 trillion
- Student debt is the second largest category of private debt, surpassed only by home mortgage debt

Jubilee and Student Debt

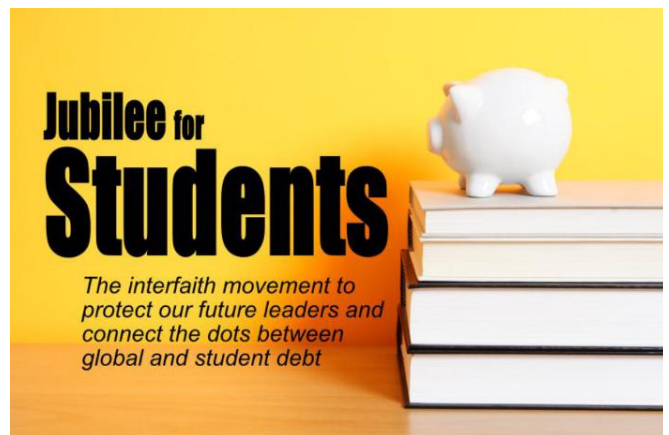
Jubilee USA has won over \$130 billion in debt relief for the world's poorest people. We work for responsible lending and borrowing principles and for an end to predatory financial behavior around the world and right here at home on our college campuses.

Each year, Jubilee USA hosts Jubilee for Students Weekend, an interfaith prayer event that raises the student debt issue's profile with Congress and in the media. Faith communities across the country act and pray for affordable education and fair student lending and debt policies. Jubilee works with policymakers and partner organizations to advance responsible student lending policies. Our work on student debt is featured in the *Washington Post*, *Catholic News Service*, *the National Catholic Reporter* and more.

Get Involved

To get involved in our student debt work, contact outreach@jubileeusa.org or call us at (202) 783-3566 x105. To learn more, visit: <http://www.jubileeusa.org/get-active/special-projects-and-events/jubilee-for-students.html>

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Prayer for a Student Jubilee

Depending on your faith tradition and the way your community organizes worship you can use the following to pray alongside communities across the country. Please feel free to incorporate the below prayer or alter it where it best fits in your weekend service. In each of your communities you can find the most appropriate place to come together in worship around this important issue.

If appropriate, first introduce to the community the realities at hand:

Outstanding student debt is now over \$1.3 trillion and it continues to increase at a dramatic rate. The average four-year college graduate owes \$35,000 in student debt and according to the Federal Reserve, student debt obligations nearly quadrupled from 2004 to 2015. High interest rates make debt repayment difficult and leave our students with heavy financial burdens.

Interfaith prayer:

We pray for students, our future, may they not be burdened with unjust and unsustainable debts as they seek to expand their knowledge and prepare to take up the responsibilities as tomorrow's leaders.

We pray for those who currently struggle with student loan payments, and those who may struggle in the future.

We pray for the Members of Congress who must make difficult decisions in hard economic times, that they will support and maintain student loan affordability and help to make a more fair and just future.

We pray that Congress will act in a way that supports students and broader social equity and justice across our communities.

Jubilee for Students Weekend is a national interfaith prayer event to build support for affordable education and fair student lending practices.

Jubilee USA Network is an alliance of more than 75 US organizations, 400 faith communities and 50 Jubilee global partners. Jubilee's mission is to build an economy that serves, protects and promotes the participation of the most vulnerable. Jubilee USA Network has won critical global financial reforms and more than 130 billion dollars in debt relief for the world's poorest people.



Student Debt Story Project

After sharing prayers this Jubilee for Students weekend, we invite you to participate in Jubilee’s **Student Debt Story Project**. This fall, your community can reach out to college students or recent college graduates in your geographic area and ask them to share their stories with student debt and – in too many cases – predatory lending practices.

These stories will form the backbone of next year’s Jubilee for Students weekend. The Student Debt Story Project builds connections across generational and geographic divides – connecting young people to local faith communities and helping those young people connect their own debt struggles to the debt struggles of countries in the Global South.



And we’ll make it easy for you. When you sign up below and send this form to Jubilee, we’ll agree to help facilitate your outreach. We can connect you with college students in your area and build bridges that lead to fairer debt and lending policies – in your local community and around the world.

_____ Name	_____ Faith Community	_____ Email Address
_____ Phone number	_____ City	_____ State

Please mail form to:
Jubilee USA Network
Attn: Student Debt Story Project
212 East Capitol St. NE
Washington, DC 2003
or scan and email to outreach@jubileeusa.org

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