

I sat staring at the stained and worn out screen of the Toshiba laptop in front of me. A resume? Recommendations? Huh? My dad shifted next to me patiently waiting to finish the first page of the application. The fish tank filter and wonky printer my parents refused to get rid of hummed behind us as I tried to decipher the unknown adult language in front of me. My dad wanted to quit his factory job because his coworkers tormented him for not knowing English. He wanted to quit, but he didn't know how to apply for another job, so he enlisted me. I didn't want to be there; I didn't understand how to apply for a job and I didn't have to. I was eight. I looked over at my dad sitting next to me, with furrowed eyebrows and scanning eyes, he repeated the words over and over again to himself like it would suddenly all make sense. I took a deep breath and typed "Dictionary.com". I was going to finish that application.

My parents are hardworking immigrants that have sacrificed their lives in order to work and provide me with a better life and a good future. They have suffered a lot of discrimination and torment from employers and fellow employees because of the language and cultural barrier, so they had to constantly switch jobs. They have stable and welcoming jobs now, and do not experience the torment or discrimination anymore, and I know that their hard work will provide me with a good life. However, I also understand that our funds won't be able to put me through college without a crushing amount of debt. Student loan debt is a financial burden for most families chasing the American Dream because although families often work so hard to pay for a good education, it is the crushing reality of college education.

Therefore, student loan debt should be discharged during bankruptcy. To discharge student loan debt, one must prove that the payment of the student loan debt will create undue hardships on the individual and their families. In most families, it is safe to assume that college is extremely expensive for those without scholarships or financial aid, and although families may work as hard as they possibly could, the student loan debt will always remain a burden. Therefore, if an individual files for bankruptcy, it means they have been consistently struggling to pay their debts, and so if they are unable to pay their other debts, their student loan debt will be another financial burden.

Therefore, it will also place a burden on the individual's family as well and will constantly push them to fight against the financial burdens of a college education. Therefore, in regard to bankruptcy, one

must have a restart and a fresh start to prevent the cycle of constantly fighting the financial burdens that an individual's family works so hard to overcome. Moreover, when someone applies for bankruptcy, there is a large drop in their credit score which may prevent them from having a place to live or a job and that places further burden. Therefore, I believe that student loan debt pushes individuals down further when they are already struggling. Thus, this pushes individuals into a never-ending cycle of debt instead of giving them a chance to restart because when you file for bankruptcy most, if not all, of your debts are cancelled. Overall, student loan debt is a persisting lifelong financial burden on an individual and their families and should be discharged during bankruptcy because it adds additional unneeded stress.