

# DAILY SUNDIAL

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» + OPINION: Sex ed where it matters the most p. 6

+ NEWS: Master class workout with Michael Blanks p. 4

+SPORTS: Fantasy Football: Drop 'Em p. 8

## Popping the myths about the "student loan bubble"

» Why it's not the same as the housing bubble

» Is a college education still worth the debt?

» Why banks are so willing to lend money to students

» Get the scoop on p. 2



# Financial burdens of college education too much for students to bear

Some students' loan debt outweighs their annual salary after graduation

**Christina Co CCa**  
DAILY SUNDIAL

**S**ome students may be forced to consider what the real payoffs of college and the loans that often coincide with academia are since student loan debt hit the \$1 trillion mark last year, according to the Consumer Financial Protection Bureau.

According to the CSU Graduation Initiative, CSUN's average graduation rate is less than 50 percent. About 43 percent of those students who graduated from CSUN in 2010 assumed loans with an average loan amount of \$15,725, according to CSUN's College Portrait.

"Most of our students work while going to school, and it often takes them much longer

to get a degree," said Dr. Bettina Huber, director of CSUN's Office of Institutional Research, regarding the 50 percent graduation rate. "With the numbers these days, students who work simultaneously are not taken into account."

These types of numbers show that the risks of student loans may not be worth the pay off, according to James P. Dow Jr., professor and chair of CSUN's department of finance, real estate and insurance.

"Students borrow too much for the major they have, and they should think about how much they're going to earn after college when they think about how much to borrow," Dow said. "If you borrow \$100,000 for a major that's going to pay \$30,000 when you graduate, that's just not going to work."

The media has been questioning the possibil-

ity of whether student loan debt could become the next bubble after the housing market crashed.

Dow shut down the possibility of concerns over whether the student loan debt or default situation may be the next bubble and said people should be careful with bubble terminology.

"The housing market itself was a bubble in terms of housing prices, so when the housing prices fell, the loans that backed them went into default," Dow said. "Student loans are not the same, because it's not like we are going to see a sudden fall in the lifetime income of students."

Another difference between housing and student loans

would be the ability to lose the home and file for bankruptcy, an option not available for student loans. According to the U.S. Bankruptcy Code, student loan debt is one debt that cannot be discharged in bankruptcy.

Shirley Svorny, a professor of eco-

nomics at CSUN, compared the targeting of students to mortgage lenders targeting people who are financially unstable, therefore at the mercy of high interest rates.

"If the loans are guaranteed, it encourages banks to not look at the riskiness of the individual; otherwise, why would they loan money to a college student?" Svorny said.

Svorny suggested students view loans as an investment in "human capital," something that will make one more valuable in the labor market after college. She also credits some of the student loan problem to pressure from parents, politicians and society to attend college.

"President Obama is saying 'everyone should go to college,' and that's dismissive of people who have other types of skills who aren't good in a classroom," Svorny said. "We've moved in this direction of so-called equality where we think everyone should go to college, but forcing everyone to do the same thing

See debt , page 3



PHOTO ILLUSTRATION BY MISAEL VIRGEN / CONTRIBUTOR

## RESHAPING THE FUTURE OF LEGAL EDUCATION



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**debt**

*Continued from page 2*

isn't equal, and it's forcing square pegs into round holes."

Miranda Mendoza, a sophomore communication studies major, said she will owe \$20,000 by the end of this year.

"My mom makes too much to get other financial aid and not enough to pay tuition in full, so we had to take the loans," said Mendoza, 19. "We agreed that I would pay her back half of the amount once I graduate and get a job."

A study done by the National Consumer Law Center called "The Student Loan Default Trap" monitored 40 individuals who were in default on federal student loans.

The study was done over one year beginning May 2011 and found 80 percent were unemployed, 85 percent received public assistance, 69 percent said neither parent completed higher education, and only 47 percent completed their college education.

When asked if the student loans in default should

be paid back at all, 47 percent said they did not believe they should pay back the debt, according to the NCLC. The average age of the borrowers was 43.

The numbers showing less than half of those surveyed not completing their attempt at a college degree also reflects the current status of many CSUN students.

**"We've moved in this direction of so-called equality where we think everyone should go to college, but forcing everyone to do the same thing isn't equal, and it's forcing square pegs into round holes."**

— Shirley Svorny  
Economics professor at CSUN

Joshua Mendoza, a senior history major, said he currently has \$9,622 in student loans.

"I haven't borrowed a huge amount because I don't want to risk not being able to make the payments," said Mendoza, 25.

He said he will have to begin payments in 2014, and said his hope is to have a full-time job as a teacher and to set up a loan pay-

ment plan with the loan company, Nelnet.

Alexandra Johnson, a senior English major, said both she and her parents took out student loans totaling almost \$50,000 even though her family's income could have covered the cost of college.

"My father thought we would need more money to pay for college so we took out the loans," said Johnson, 23. "College ended up being cheaper than we thought, so now we still have these loans."

Johnson encouraged students to consider the unsteady economy and not take out a loan in the first place if they doubt whether they will be able to pay it back.

"I think all students deserve some kind of financial aid," Johnson said. "But I don't think 10 years is a plausible amount of time to pay it back if students aren't getting work."

For more information on money management, students can visit the resources page of the financial aid and scholarship department or visit the department in Bayramian Hall.



# Students seek help choosing careers

Women In Science and Engineering mentor and network with students

**Gabrielle Moreira**  
DAILY SUNDIAL

**W**omen In Science and Engineering (WISE) hosted a mentoring and networking event in the Jack and Florence Ferman Presentation Room in the Oviatt Library Tuesday afternoon.

Eight students attended the event and spoke with mentors from WISE, Society of Women Engineers, American Association of University Women (AAUW), and Institute of Electrical and Electronics Engineers, Inc.

"I'm unsure about what I want to do when I graduate and wanted to see what options I have," said Tania Kurbessoian, a senior microbiology major. "I'm hoping I can get an extra little push on where to go."

Kurbessoian initially wanted to do cancer research when she started microbiology and loved the lab experiences, but worried the job could become monotonous.

"I keep thinking do I want to

sit in a lab all day for the rest of my life or collaborate with other professors?" she said.

Students were allowed eight minutes to speak with several mentors in what Marilee Wheaton, chair of the advisory board for WISE, called "speed mentoring," similar to the concept of speed dating.

Financial Secretary Jackie Zev of AAUW said the event was a good opportunity to inform students about their organization, which aims to promote equality for women. CSUN is a member of AAUW and students can join for free.

"We want to give back to the student community at this event by providing mentorship," Zev said.

WISE was started in 2009 by Bonita J. Campbell, former chair of the manufacturing and industrial engineering department in CSUN's college of engineering. Campbell wanted to promote women in science and engineering.

"Our main focus in WISE is to get mentoring and networking opportunities for students," Wheaton said.



LOREN TOWNSLEY / PHOTO EDITOR

instructor Michael blanks leads cs UN attendees in a fitness routine on oct. 9.

# Star trainer at CSUN

**Mayra escobedo**  
DAILY SUNDIAL

**S**tudents got an opportunity to workout with Michael Blanks Tuesday at the SRC.

The Masterclass with Blanks kicked off the five Masterclass series put together by the University Student Union that will go on this year.

"We want to give students the opportunity to interact with a high profile trainer and to take a class that isn't offered at the SRC," said Hector Moreno, 19, sophomore mechanical engineering major and event organizer.

Blanks, the creator of Drenched

Cardio, had students doing a mixture of dance, boxing and circuit training for the entire hour without breaks. He motivated students throughout the class by walking around and making sure that they were keeping up with the class.

"It was awesome. It was really intense and I wasn't expecting it to go the entire hour without break but it was really good," said Christina Ungefug, 22, senior interior design major. "I loved how he interacted with everybody and would come around because every time he came over you would feel more motivated and worked harder."

More than 60 students attended and worked out to hip-hop, dance, pop and reggaeton music.

"What I try to do is get a certain pace so that everyone can enjoy and work out," said Blanks. "The outcome was great. They showed me a lot of passion and caring inside the room, they were all together it was like a big giant family."

Yocelin Garza, 18, freshman psychology major, has attended other classes at the SRC and thought the class was great.

"It was more advanced than I thought that it would be but it was really fun," said Garza. "I think he is a really good teacher to pump us up."

The next Masterclass will be on Nov. 16 and will feature Team Zumba USA.

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## ENVIRONMENTAL *Affairs*

### What are GMOs?

By Tiffany Zaich

Although this seems to be a common word of the day, most people hear the abbreviation; do not seem to know what the letters stand for. Genetically Modified Foods also known as (GMO) for short, is plants, animals, and microorganisms that have had their genes altered by the use of gene splicing. Therefore, scientists were able to remove genes with a specific desired trait from one organism and insert into another. One of the goals with the bioengineering of plants is to make food products more durable; as a result, during harvesting and manufacturing, foods will last longer. The United States Department of Agriculture who oversees the production of bioengineered foods, views GM crops as advancement for plants to become more resilient against external factors such as, pest and disease (83). Leading biotechnology companies that contribute to most of the productions of genetically modified foods are, Monsanto, DOW Agro sciences, and Basf Plant Science. Although, all the acclaims for genetically modified foods seem to be beneficial for the earth's growing population, most people appose of genetic engineering. Consumers and activists alike feel there has not been enough scientific study to determine the long term health effects of GMO consumption as well as the impact on the environment. The U.S. government approves of the consumption of genetically modified foods based on studies conducted by the corporations that created and profit from their engineered foods ("GMO Facts" 2012). Therefore, California residences who choose to avoid modified food products, feel consumers should have the right to know, and demand labeling. As a result, on the ballot this November, proposition 37, enforces mandatory labeling of food products with genetically modified ingredients.

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 Non- GMO Project. GMO Facts. (2012). Bellingham, WA; [Cited 2012 October 5]. Available from: <http://www.nongmoproject.org/learn-more/>

Saleh-Lakha S, and BR Glick. Is the battle over genetically modified foods finally over? *Biotechnology advances*. P. 83, Volume 23, issue 2:93-96, 2005.



# SENATE IN A Minute

Want to know what happened at the last Senate Meeting? Watch our weekly Senate in a Minute.

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October 10, 2012

# Opinions

opinion@sundial.csun.edu

## The Talk

# Everywhere but nowhere all at once

Sex seems to be everywhere except for in our education system, keeping many ignorant of their bodies

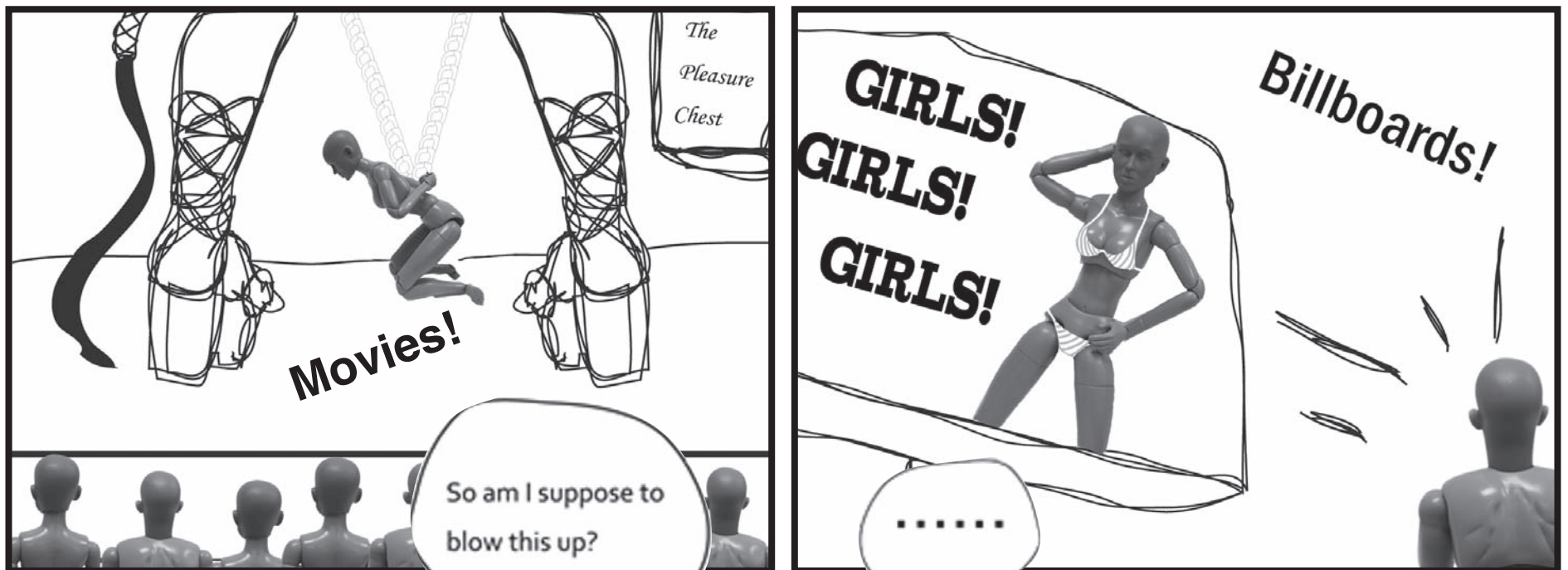


PHOTO ILLUSTRATIONS BY CAITLIN SHIEH AND LOREN TOWNSLEY / PHOTO EDITOR

**Muna a de M**  
CONTRIBUTOR

It's everywhere. On TV, billboards, phones, iPads, computers and accessible through almost any technical device. We can read about it in newspapers and magazines. We can sometimes even hear it through the walls.

Sex.

But despite its pervasiveness, we really don't know much about it.

Some are inclined to blame a "sexualized" culture for sexually related societal problems, such as teen pregnancy and STD's. A 'sexualized' culture has nothing to do with our sexual societal problems. Rather, the problems lie within a sexual education system that is not only failing to educate young people, but is also harming society as a whole.

A 2012 report by Guttmacher Institute, an international organization that researches sexual and reproductive health and education, said there are two main approaches for teaching sex ed in the United States: abstinence-only or comprehensive sexual education.

Abstinence-only sexual education teaches young people that abstaining from sex until marriage is the best means to avoid STDs and unwanted pregnancies. On the other hand, comprehensive sexual education teaches students the benefit of delaying sex until they are ready, and how to protect themselves from STDs and

pregnancies.

However, neither of them are useful for providing an accurate view of sex and sexuality. We need to approach sexuality differently if we want to significantly decrease STD rates among young people and lower teen pregnancy.

The Guttmacher Institute said STDs among U.S. teens are much higher when compared with the rates of teens from Canada and Western Europe. A 2010 report by the Center for Disease Control and Prevention, showed that nearly half of the 19 million new STDs each year affect young people ages 15 to 24. The number of STDs has declined, but it still costs the U.S. health care system more than \$17 billion a year.

The U.S. also has one of the highest teen pregnancy rates of all the industrialized countries. Some states have higher rates than others – a 2011 report by the National Campaign to prevent Teen and Unplanned Pregnancy illustrated that Mississippi, New Mexico and Arkansas have the highest teen birth rate among girls age 15 to 19, with more than five births per 100 girls. These are the same states that provided a stricter abstinence-only education.

Misinformed teens will continue to put their health at risk even though

they are striving to do the opposite.

A 2012 CDC National Health Statistics Report states that younger people in sexual relationships with their opposite sex partner, are now having oral sex before their first vaginal intercourse to maintain virginity or avoid pregnancy or risk for STDs. But as this research indicates, they are still placing themselves at risk of sexually transmitted infections (STI) or HIV before they are ever at risk of pregnancy.

In California, the birth rate has decreased to three births per 100 girls, but this rate could be lowered if we

had better education. The 2003 California Comprehensive Sexual Health and HIV/AIDS Prevention Act had only mandates HIV/AIDS prevention education. However, if a school chooses to teach sex education, they need to follow specific laws regarding course content.

Two California mothers are currently filing a lawsuit against a Fresno County school district, claiming that students are misinformed and being denied critical instructions about sexual activity. The American Civil Liberties Union, who are representing the mothers, state that the Clover School District taught that "all people, even adults should avoid sexual activity until they are married." Other materials compare a woman who is not a virgin to a dirty shoe and suggest that men are unable to stop themselves once they become sexually aroused.

Fresno county has one of the highest numbers of teen pregnancy and STD cases in the state.

A failing sexual education system does not affect everyone equally. Despite the work the feminist movement has done since the 1960s, young

teen girls are still deprived from self-knowledge and empowerment. According to a Guttmacher report published earlier this year, 41 percent of American teens ages 18 to 19 reported that they knew little or nothing about condoms and 75 percent said they knew little or nothing about the contraceptive pill.

Dr. Marie Cartier, a gender and women's studies professor at CSUN, said that teaching women how their bodies work will not only encourage responsible sexuality, but will also help to prevent unwanted pregnancy.

"I have seen way too many students for me to count who got in sexual situations that got over their head," said Cartier. "Many of them haven't had the basic mechanics of how they could get pregnant."

At the same time, sex ed should not only be focused on the issues of pregnancy and STD's. It needs to include a stronger emphasis on empowerment, respect and the importance of making wise decisions.

"You are walking around in a body and whether or not you decided to use that body sexually, you should have the information about how that body works," said Cartier.

Without providing adequate exposure to the sexual realities that young people will face, we will continue to experience the aftershocks of unwanted pregnancy and STDs. At a certain point, we must respect our young people as truly being adults in training if we ever desire for them to act accordingly.

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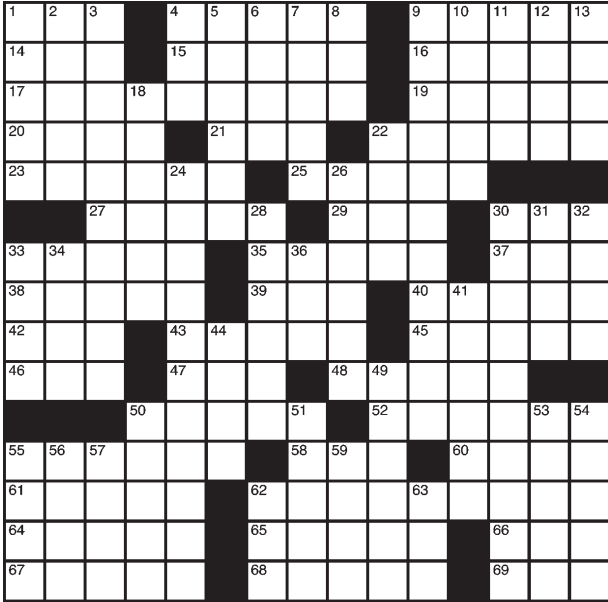
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**ACROSS**

- 1 Aphid's meal
- 4 Marsh bird
- 9 Neil Simon's "Suite"
- 14 Communication at Gallaudet U.
- 15 Concert venue
- 16 Bona fide
- 17 "Role in the films "Wichita" and "Tombstone"
- 19 Opposite of après
- 20 Place for un chapeau
- 21 Miracle-
- 22 Get-up-and-go
- 23 Opera featuring Iago
- 25 Lint collector
- 27 It may be set or set off
- 29 Glowing, perhaps
- 30 Cleaning closet item
- 33 Nautical pole
- 35 Spry
- 37 Will Smith title role
- 38 French noble
- 39 Trail behind
- 40 Grape-growing spot
- 42 Back when
- 43 Put to shame
- 45 Mutineer
- 46 Neither mate
- 47 Noisy quarrel
- 48 "Hotel Rwanda" tribe
- 50 Compote ingredient
- 52 Fired on
- 55 \_\_\_ of Gibraltar
- 58 Source of lean red meat
- 60 Pertaining to planes
- 61 Pope after Sergius II
- 62 Rip to pieces, and a hint to what's hidden in the answers to this puzzle's starred clues
- 64 Lexus competitor
- 65 Malady with swelling
- 66 "Norma \_\_\_"
- 67 Potter's apparatus
- 68 "Count me out"
- 69 Part of DOS: Abbr.



By Matt Skoczen

10/10/12

**DOWN**

- 1 Managed
- 2 So far
- 3 "Protection for jousters
- 4 "Mangia!"
- 5 Genetics pioneer
- 6 Mendel
- 6 Derrière
- 7 2001 bankruptcy filer
- 8 Brew source
- 9 "2000s documentary whose first episode was "From Pole to Pole"
- 10 Video game stage
- 11 Ice cream thickener
- 12 Criticize with barbs
- 13 DOJ employee
- 18 "We want to hear the story"
- 22 Devil's work
- 24 "One who was held up, most likely
- 26 Land
- 28 Mozambique neighbor

**Tuesday's Puzzle Solved**



(c)2012 Tribune Media Services, Inc. 10/10/12

- 30 "Indoor antenna
- 31 Lotion addition
- 32 Gibson \_\_\_
- 33 Diagnostic test
- 34 Comic strip possum
- 36 Beetle juice?
- 41 Lather again
- 44 Flu fighter's episode
- 49 Seizes unlawfully
- 50 Renaissance \_\_\_
- 51 Start a hole
- 53 Variety
- 54 Big name in raingear
- 55 Picnic side
- 56 One helping after a crash
- 57 Cad
- 59 Cass's title
- 62 "Spare me the details," in brief
- 63 Backpacked beast

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**Solution to today's sudoku**

2	5	7	6	9	4	1	8	3
4	6	3	8	1	5	2	7	9
1	8	7	2	3	4	5	9	6
7	1	9	5	2	3	9	8	6
8	9	6	1	4	7	3	2	5
3	1	3	4	5	8	6	7	9
2	1	6	8	9	3	4	7	5
8	4	5	2	7	6	1	3	9
6	3	9	1	5	4	8	2	7

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**sudoku**

				4	8		6	
			2	7	6			9
	1	6					7	
4	6		9					
5								8
				2		4	7	
	5					9	8	
9			5	1	8			
3		1	4					

**How to play:**

Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9.

*Solution above.*

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October 10, 2012

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## QUARTERBACKS

**ron ro khy**  
COPY EDITOR

### MATTHEW STAFFORD DETROIT LIONS

Matthew Stafford has made no attempts to hide his regression from last season's stellar 5,000 yard and 41 touchdown year.

So far, he's thrown a measly three touchdowns in four games to go along with four interceptions, bringing his passer rating down to 81.6, a 15.6 drop from last season.

Ignoring his rushing statistics, Stafford has only put up 82 percent of his projected fantasy points, averaging a bit over 19 fantasy points per game. While this may not seem like a lot on the surface, Stafford was ranked 16th (now he's 54th) by Yahoo! Sports before the season started, projecting him to be on par with players like Brady and Brees.

Stafford can recover, but if you're a middle-of-the-pack team looking to jettison yourself up the standings, there's no time to wait. Bench him or put him on your trading block and see if anyone bites.

### CAM NEWTON CAROLINA PANTHERS

Though still averaging a decent amount of points per game thanks to his ability to double as a starting-caliber running back, Newton seems to have hit the fabled sophomore slump.

A quick look at Newton's overall performance throughout the season shreds the smoke-screen constructed by his phenomenal performance against Atlanta, which had him throw for two touchdowns and rush for one.

Sure, Newton went off that game, but with two games under his belt in which he threw less than 200 yards and no touchdowns (he had a passer rating of less than 60 in both games), it's tough to trust the second-year quarterback to come through when it's needed most.

His inconsistent play and statistical drop-off are warning signs for a rough season. Benching him may be a tough pill to swallow, but if he continues to be the black sheep on your star-studded team, it might be time to replace him for a more consistent option.

### TONY ROMO DALLAS COWBOYS

For the leader of "America's team" there is only one word that can sum up his season: awful.

Ranked No. 60 by Yahoo! Sports coming into the season, Romo dropped all the way down to 157. So far, he's thrown five touchdowns in four games but has combined for 10 turnovers (eight interceptions and two lost fumbles).

Throughout the first four games (week 5 was his bye), Romo was projected to have about 80 points, but he walked away with less than 60 -- more than half of them coming from week 1. Not good enough.

I've always said Romo is a good fantasy QB, but it looks like his years of being a 4200/25 QB are done.

## RUNNING BACKS

**Ca Sey DeLICH**  
DAILY SUNDIAL

### CHRIS JOHNSON TENNESSEE TITANS

Johnson has really underperformed and disappointed his owners this year, as proven by Sunday's game against the Vikings where he rushed for a mere 29 yards on 16 touches. This undoubtedly tormented fantasy owners who thought they were free from his lackluster play because of his monster the game the week before, but it appears his 141 yard game was just fool's gold.

Averaging 4.6 points per game, don't expect Johnson to come around anytime soon. Going against the Steelers this weekend, a bad ground game for the Titans will look even worse.

Since rushing for 2,006 yards in 2009, each year has seen a steep decline in his number of touches and yards, which makes one wonder why he's own by 100% of fantasy players using ESPN's fantasy football.

Projected to finish with 672 yards for the season, dump, trade, or bench him fast.

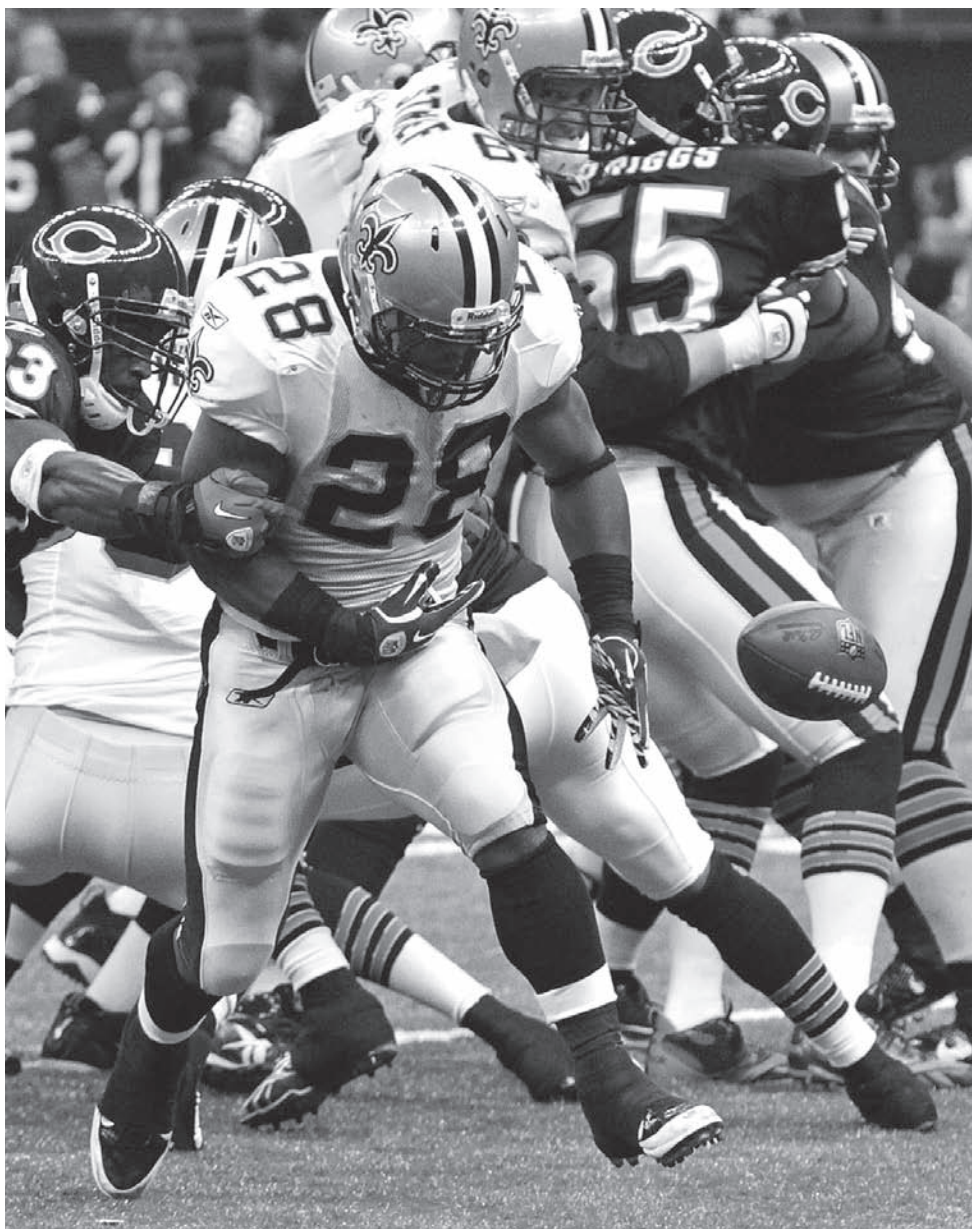


COURTESY OF MCT

Detroit Lions' Matt Stafford hasn't looked good this year and change isn't on the horizon.

# Fantasy Football: Players to drop

Five weeks in to the season and it's time for roster changes. Punt these guys before they cost you a win.



COURTESY OF MCT

New Orleans Saints' former first-round draft pick Mark Ingram is lacking in the back field this season. With a roster full of other options, Ingram shouldn't be your No. 1 back.

### MARK INGRAM NEW ORLEANS SAINTS

New Orleans has never been much of a running team, but with the drafting of Mark Ingram in 2011, who had an outstanding college career, many believed the Saints' ground game would soon flourish, but Ingram's second year has been nothing to brag about.

Ingram has single digit touches in four of the first five games, and his season high of 53 yards came in a game with 16 carries (3.3 average). Sharing running back responsibilities with Pierre Thomas and Darren Sproles, who produce more so than Ingram, greatly hinder his capabilities.

After three straight games averaging two yards per carry, it is likely to see a prominent use of Sproles and Thomas at Tampa Bay.

After a rookie campaign that didn't see him cross the 500 yard rushing mark in 10 games, Ingram may be a wrong fit in New Orleans to showcase his running ability.

Looks like drafting a running back on New Orleans is still a poor choice.

## WIDE RECEIVERS

**Matt FISHER**  
COPY EDITOR

### JORDY NELSON GREEN BAY PACKERS

Considered one of the biggest breakout stars a season ago, Nelson has become a forgotten man in Green Bay's offense this year. Last season, Jordy had 15 touchdowns. This season, he has one. Aaron Rodgers has found a new best friend in James Jones, who has a total of four scores over the past two games. The emergence of Randall Cobb also displaces targets from Nelson's direction. To make matters even worse for Nelson owners, Greg Jennings is expected to return soon from his groin injury.

With such a stacked receiving core, there seems to be little room for Nelson to be a consistent fantasy star. If Jones or Cobb are still free agents in your league, pick them up before someone else does! However, if you can fish in the right piece(s) for Nelson, do not fear trading him as his role on the Packers' offense seems to be dwindling.

### SIDNEY RICE SEATTLE SEAHAWKS

It is important to note that at least half the reason Rice's name is included here is because of his rookie quarterback Russell Wilson. Wilson's transition to the NFL has not been as smooth as Robert Griffin III or Andrew Luck's. This should not come as a surprise, as Luck and RG3 were the first and second pick in this year's draft, respectively.

The Seahawks are 31st in total passing yards per game, better than only Jacksonville. Even though Rice is Seattle's top receiver, and once was Brett Favre's favorite target on the Vikings, he does not have a big enough impact to be a fantasy stud anymore. The bulk of Seattle's offense comes from star running-back Marshawn Lynch. Rice has not scored since Week 1, and has failed to top 70 receiving yards in a game this season.

Rice's value is tied directly to his young quarterback, who received a decent-sized contract after throwing over 500 yards last year in a college game.

### JEREMY MACLIN PHILADELPHIA EAGLES

The reasons for Maclin's struggles this season are twofold: injury and a feeble Eagle's offense led by Michael Vick. Vick's start to the season has been ugly, to say the least. He has virtually made Maclin a non-factor, with the exception of a stellar Week 1 performance at Cleveland (7 Rec, 96 Yds and 1 TD).

While Maclin has two touchdowns on the year to DeSean Jackson's one, Jackson has 391 yards, compared to Maclin's 165. Frankly, this offense is not good enough to have two WRs placed so high in the projected preseason rankings. So far, Jackson has been the man. Unless things change drastically for Philly, Maclin will have a disappointing season. Trade him while he still has decent value.