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15 July 2016

### All Aloan: My Childhood Struggle With Debt

My story, like so many others, begins with a divorce. My mother and father split up when I was seven, and it was brutally messy. The proceedings dragged on for months, mostly due to my father's refusal to cooperate with my mother or the court. When it was finally resolved, my mother had a nasty surprise waiting for her: she was able to keep our home, but also had to take on the mortgage for it and all of the debt from the relationship. Dad had racked up quite a bit of credit card debt prior to the divorce, and Mom was forced to shoulder that in addition to her student loan debt. (She graduated in 2004, the same year I turned six.) Together, this was a pretty sizable amount of debt, and much of my life from then on was influenced by the frugality that necessitated.

If I had to pick a single phrase to summarize the following years, it would be, "I'm sorry, but we can't afford that." My mom was always very forthright with my brother and I; we were living off of her \$9 an hour salary as a bank teller and my dad's sporadic child support payments, which didn't leave a lot of extra money for luxuries. Mom's goals were to make sure we had a roof over our heads and food in our stomachs, and everything else came second to that. Vacations were out of the question, as were unnecessary expenses like junk food and toys. I vividly remember when Webkinz, the stuffed animals you could register and play with online, became popular. I begged Mom to buy me one. She said no in a thousand different ways: she said we couldn't afford it;

told me to ask my grandparents; and when I still continued to pester her, pretended she didn't know what they were.

Such was life for much of elementary school. It was frugal, and we had to forego a lot of luxuries, but we made it work. My mother married my stepfather when I was in fifth grade, and with the extra income in the house, things looked up. We made it through. Looking back, I have so much respect for my mother. She pulled us through a difficult situation all by herself; if I grow up to be half as strong as she is, I'll be happy. I know it was hard on her – she was raising two kids all on her own, while simultaneously trying to pay back a mountain of debt. Living through this gave me so much respect for my mother, and I consider her one of my heroes.

This experience weighed heavily on my mind when I was considering how to pay for college. I remember how stressful it was in the house growing up – like each penny spent was the last one keeping us from bankruptcy. It would have been easy to sit down and sign off on loans for school this fall; they're readily available, and then paying for school becomes future Julia's problem, right? Wrong. I've experienced the effects of overwhelming debt firsthand, and the last thing I want is to live through it again. I know that anything I can do to minimize my debt now will pay off in the future, and I'm committed to working hard and taking out the bare minimum of loans. Debt is a stressful, insidious thing, and I don't want it to be the deciding factor in my future.