

# Should the government impose stricter guidelines on how much students can borrow ...

[Linguistics](#), [English](#)



Ashby, Cornelia M. Federal Loans: Challenges in Estimating Federal Subsidy Costs Report to Congressional Committees. Washington: U. S. Government Accountability Office, 2005. Print.

Students' borrowing is putting a lot of pressure on the government budget. There is need for strict laws to ensure that money is used prudently. This will be significant in understanding the benefits of putting controls. In addition, this book has analyzed different economic aspects which are related to borrowing.

Collinge, Alan. The Student Loan Scam: The Most Oppressive Debt in U. s. History, and How We Can Fight Back. Boston: Beacon Press, 2009. Print.

This book analyzes the student debt that is affecting the government projects. It gives details and figures on how the government has been spending on student loans. This book is significant in giving historical details on government spending on student loans. Therefore, it will be significant in enabling us to come up with an in-depth conclusion.

Hershbein, Brad, and Kevin M. Hollenbeck. Student Loans and the Dynamics of Debt. Place of publication not identified: W E Upjohn Institute, 2014. Print. Giving loans to students play a significant role in enabling them to finance their education. However, there must be strict rules in order to avoid overspending. This book will be significant in understanding the specific needs that are required. In addition, it will enhance the understanding of benefits of loans to the students.

Lucas, Deborah. Costs and Policy Options for Federal Student Loan Programs. Washington: Congress of the United States, Congressional Budget Office, 2010. Print.

<https://assignbuster.com/should-the-government-impose-stricter-guidelines-on-how-much-students-can-borrow-in-student-loans/>

Students' loans increase equality in the society. It enables the government to distribute funds equitably to the student. This book analyzes the costs of sustaining student loans. Therefore, it will be important in understanding the necessary measures that the government should take in order to help the students.

Mitchell, Nancy. *Surviving Your Student Loans*. S. I.: Booklocker. com, Inc, 2006. Print.

Many students are burdened by loans after finishing school. This is because the government has not put the necessary measures to curb overspending. This book will be important in understanding how the gaps in laws are making it hard for the student and the government to recover from the loans. In addition, it will highlight the challenges that come with the issuance of the loans.

Price, Derek V. *Borrowing Inequality: Race, Class, and Student Loans*. Boulder: L. Rienner Publishers, 2004. Print.

Students' loan has increased inequality. This is because there lacks effective laws to govern its distribution. This book will enable me understand how the loan has increased inequality in the society. In addition, it will be significant in understanding different gaps that need to be closed in order to increase its efficiency.