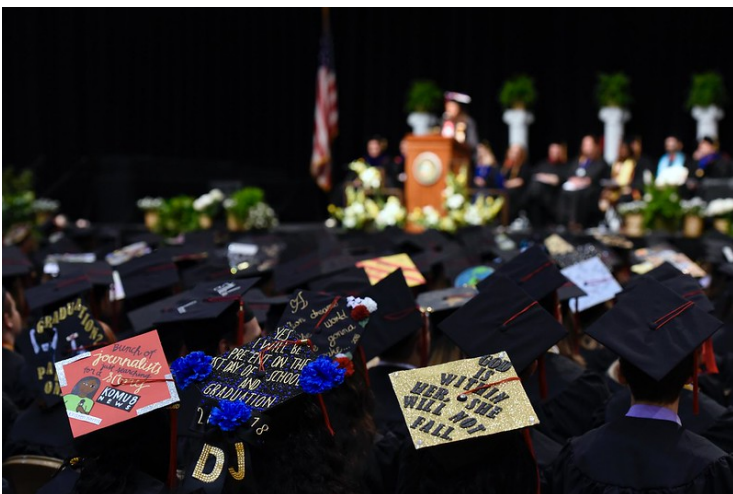


With debt relief program on hold, early career journalists back to familiar struggle

When the Biden administration first announced it would cancel \$10,000 in federal student loans for many borrowers—a move now on hold [after a federal judge last week](#) declared it unconstitutional—Erin Woodiel, a photojournalist for the Sioux Falls Argus Leader, told readers what it would mean for her.

In an article headlined [“‘The weight is lifted’: 4 Argus Leader reporters detail the impact of student loan forgiveness,”](#) four Argus Leader journalists, including Woodiel, shared their stories in first person.

Woodiel, who graduated from the University of Missouri in 2018, told about her car that had broken down, her medical debt from a chronic illness and the cost of medication.



(Photo by MUJSCHOOL via Flickr)

“I know sometimes financial situations and personal life stuff can be very difficult to talk about publicly,” she told GJR. “But I think there’s also a lot of value in being able to see yourself in other people’s stories and understand that you’re

not alone. It was a way of sort of humanizing us as reporters to our readers and showing that we are also affected by things that happen in the news.”

Before the court blocked the debt relief program, many cash-strapped young journalists were hopeful that they could stop worrying so much about how they would cover their loans and daily living expenses on comparatively low starting salaries. It’s no secret that journalists, particularly in smaller markets, are not paid well.

The [student loan forgiveness plan](#) would have canceled up to \$10,000 – \$20,000 for Pell Grant recipients – for borrowers making less than \$125,000 a year, or \$250,000 for married couples. In the U.S., according to a White House fact sheet, more than 45 million people hold a cumulative \$1.6 trillion in student loans.

The program was a relief for many journalists who often work low-paying, entry-level jobs or internships after earning their college degrees.

The [Wall Street Journal](#) reported in 2021 that students who took out loan earning master’s degrees in journalism at Northwestern – one of the most prestigious journalism programs in the Midwest – borrowed a median of \$54,900.

Meanwhile, the shrinking industry paid a [median salary of \\$48,370 per year](#) in 2021, according to the U.S. Bureau for Labor Statistics. But those just beginning their careers usually make less. [Poynter recently pointed out](#) that journalism salaries vary widely – anywhere from \$20,000 to \$100,000-plus. Entry-level jobs, naturally, sit on the low end of that spectrum.

Scott Libin, a senior fellow at the Hubbard School of Journalism and Mass Communication at the University of Minnesota, said he has recently seen an uptick in entry-level jobs and salaries. Those jobs, however, are coming mainly from

TV news stations, not newspapers, he said.

“I don’t know that there’s ever been a better time to break in journalism,” Libin said, adding, “television journalism has not undergone quite the existential threats that newspapers have.”

Libin pointed to Gray Television – an Atlanta-based broadcasting company that operates 180 stations across the United States in 113 markets – as an example. The corporation [recently raised its minimum wage](#) to \$18 an hour.

“I mean, it’s not what you make if you graduate with a (degree in) engineering or computer science or any number of other fields,” Libin said. “But it beats the \$10 or \$11 an hour that some of these small markets were paying just a few years ago.”

Woodiel, who has about four years in the industry under her belt, said she makes a comfortable living at the Argus Leader. Still, she said Biden’s student loan forgiveness plan would have been a weight lifted off of her shoulders.

Woodiel, who grew up in Wisconsin, decided to go out-of-state to the University of Missouri for its photojournalism program. She is lucky, she said, as her parents paid a portion of her yearly tuition. Still, the photojournalist was left with \$10,000 in federal student loans upon graduation.

“If all \$10,000 really is forgiven, I will be student loan debt free,” she said, noting she has made consistent payments on her loans since graduating.

Woodiel also has medical and car debt after being diagnosed with a chronic illness and having her car’s transmission fail twice, forcing her to take out a second car loan to get a “much less cursed” vehicle. Woodiel said she is “more fortunate (financially) than a lot of people.”

“There’s a lot of big life changes that happen in your 20s,”

she said. "Moving forward and being able to focus on saving money for things in the future is something that's really exciting and that I can look forward to more now that the student loan debt isn't on top of the other payments that I have to make."

Aubrey Wright, a fourth-year public affairs journalism student at the Ohio State University, said when she first heard about the debt relief program, she was so excited that she told everyone she knew. With \$6,000 in student loans, the soon-to-be graduate would also see her debt erased.

"I have just always assumed that I would be in debt after graduation and just struggling, honestly," Wright, who is also the managing editor of OSU's student newspaper, The Lantern, said. "I'm a journalism major; I'd like to work in journalism, so I'm not going to make a lot of money, frankly. (Loan forgiveness) would just be so helpful for starting my entire life."

The program has been beset by challenges since President Biden first announced it.

The U.S. Court of Appeals for the 8th Circuit Monday [temporarily blocked the policy](#) until further notice after a district judge dismissed the case, saying the plaintiffs lacked the necessary legal standing to pursue the case. In a separate ruling last week in Texas, U.S. District Judge Mark Pittman ruled it was unconstitutional.

Supreme Court Justice Amy Coney Barrett has [denied two separate requests](#) from conservative legal groups challenging Biden's plan – the latest coming earlier this month. However, her decisions have little practical effect given the lower courts rulings.

Asked about the legal challenges, Wright said she felt hopeful but helpless. "I don't know if I have total faith in our judicial system," she said. "If it's unconstitutional,

obviously it shouldn't be happening. But it would really benefit me."

Woodiel felt similarly. "I don't know what's going to happen yet, so I'm sort of waiting to see," she said.

Having \$10,000 forgiven is "really significant," Woodiel said. "That promise was announced as a relative certainty from the Biden administration's perspective, so to have that undone – to have something so strongly announced and then taken back – I imagine would be very frustrating. That great feeling of a weight being lifted, the weight would kind of come falling right back down."

Woodiel underscored what it would mean for not just her but journalists as a whole.

"Very few, if any, of us get into the business because we expect to make a lot of money," she said. "We put a lot of our personal time, effort and resources into the job that we're passionate about and the communities that we care a lot about. So, I think, at large, journalists across the country are going to be very affected by potential debt relief."

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