

## INTRODUCTION

Hello, and welcome to tonight's program:

### ***Deeper in Debt: Women and Student Loans***

- We're also happy to have some people attending the program virtually, via our Zoom Room. Welcome, all!
- My name is Connie Schroeder, and I'm here as a member of AAUW State College. AAUW is the acronym for the American Association of University Women, and we're the local branch. Our mission is to advance equity for women and girls, and we're doing that tonight through education, and advocacy.
- We all know that college is very expensive and student loan debt is a burden. This spring, AAUW approached the topic in a new way – with a research report that studied student loan debt through a gender lens.
- The report findings were disturbing, so we decided to hold a panel program to address this topic, and make recommendations. Along with AAUW Pennsylvania, we're very pleased to be offering this program in partnership with the Penn State Financial Literacy and Wellness Center. They've been a tremendous resource: identifying tonight's panelists, making the program accessible remotely via a Zoom Room, and much more.
- We also would like to thank the dozens of Penn State and community groups – too numerous to mention - who promoted this program on our behalf. We offer special thanks to the Penn State Commission for Women and the University Park Undergraduate Association for their help.
- We're especially fortunate to have Dr. Daad Rizk, Director of the Penn State Financial Literacy and Wellness Center, as our program moderator. Now, let's have Daad and our panelists introduce themselves.

## CLOSING

- Thank you Daad, and panel, for providing us with a really insightful program. The recommendations offered give us a path for advocating for ourselves and others. As we wrap up there are few important tasks.
- First, we have two \$50 gift cards to the Penn State Bookstore that we'd like to award. It's time to pull out the little red ticket we gave you when you arrived, to see if you're a lucky winner. Pat - a member of our AAUW program committee - will you please select a few tickets and we'll call their numbers? (Winning tickets are announced and Pat delivers cards)
- AAUW also has gift cards for our Moderator Daad Rizk and our panelists, tokens of our appreciation for their efforts tonight. Let's give them another round of applause!
- Next – inside the *Deeper in Debt* booklet you received when you arrived – is a pink sheet with program information. On the back side is some information about AAUW, including how to join. Some AAUW State College members here tonight will remain for a few minutes near the AAUW table in the lobby, to field questions. For those of you who are college students, there is a free AAUW e-affiliate membership available – and the link to that is at the bottom of the pink sheet. It's a terrific first step toward becoming involved.
- Last, there is second program on campus tonight that some of you may be interested in attending. It features Dr. Jill Biden, who with her husband Joe are committed to strengthening the middle class, protecting women and children against violence, and more. She is speaking at Eisenhower Auditorium, a 5 minute walk from here, at 8:00 pm. It is sponsored by the Penn State Gender Equity Center and the Student Programming Association. There is no cost to attend, and we have about 40 tickets for the event, that we'll share at the door as you exit now.
- Thank you for joining us this evening, and good night!