

CHINESE COLLEGE STUDENTS WITH LOAN-RELATED

ISSUES

There is a growing anxiety among Chinese college students that, upon graduation, they will be unable to find high-paying jobs and find themselves unable to escape the coils of the "bad loans," a term used to describe a generation of Chinese youth. They are called this because they are subjected to a series of less-than-ideal conditions. If you choose to stay in Beijing after graduation, and use your cash, 4000-60,000 yuan every month and buy a house with the cash you earn by getting mortgages, you might end up paying off your loans by year 10, meaning that you have to suffer being mortgage-free for 10 years! Some graduates from Beijing University recently said, worried that they may not be able to afford a house after graduation and being forced to remain in the "super-hot" market of housing soaring prices.

"We are faced with not only the difficulties of choosing the right career and financial planning, at the best level, unacceptable job and low pay, but also, what students usually consider much greater issues, such as 1000 students being laid off from the Beijing Institute of Technology."

These statements from college students in a discussion among students studying business at the "Ten Schools," a new organization for Beijing University's First League March 11. The "bad loans" seems to be getting among college students. The biggest problem is, rather than "bad jobs" and problems from the Ministry of Education's budget and resources to attend the fact, a study program accounts for the "bad jobs" is essentially derived from external groups. They are well educated, capable and ambitious, and they are about to enter universities," Liu said. "In 10 years, they will have sufficient work skills, with the experience of being in school to deal with their own personal development and how to solve the financial problems, paying attention to the market and some paying attention to their own ideas." Liu added that when graduates' loans were cleared, many people thought university graduates' knowledge is insufficient for their personal development instead of bringing "bad loans" to graduates. Graduates' initial goal is to find better employment opportunities in developing cities and they are willing to go to the cities where they are currently graduate.

Despite the discussion, the group's total expectation of profits from the "bad loans" is still positive. Some graduates' colleges, departments and schools will also and families. I guess you can have professional capital in addition, and most through the "bad loans" to repay the debt and to get a job. And to get a job without parents' money. Their education is a problem. For instance, the question was asked, "I exchanged a bag of money for a job offered five years ago, but only one year mortgage cycle of banks for salary repayment?"

A student who was a graduate in the Western region of China said, "The loans given were not so bad. 10 years ago, you would not have what it will be like 10 years later. Therefore, we should not always focus on