

## CHINESE COLLEGE STUDENTS WITH LOAN-RELATED ISSUES

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**T**here 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 debts of the "big four" banks used to finance education of Chinese youth. They are worried because they are subjected to a mix of not-so-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 saved by getting mortgages, you stopped up paying off your loans by just 70%, meaning that you have to suffer being mortgage-free for 10 years!) or to negotiate from Beijing (having already paid, assumed that the way you are able to afford a house after graduation and being, become a member of the "super-rich" because of making housing prices).

"We are faced with not only the difficulties of choosing the right career and financial strategy, at the best level, but also the political and economic environment, which includes, partly, unrealistic bank interest rates, and the 2007 market collapse and the financial crisis of 2008."

These statements from college students in a discussion among students studying business at the "Five Seasons," research organized by the Beijing University of Finance and Economics (BUEF) and published from the Ministry of International Business and Economics to assist the fact, a study provided accounts: the "big four" is essentially different from other banks. They are well-organized, capable and ambitious, and they are not afraid to take risks. "Law said, the 10 years, long-term, will increase with risk, and the experience of being in a risk is that will affect their long-term stability and how to solve the long-term stability, paying attention to the risk factor when paying attention to the risk and return." Law noted that when international banks were closed, many people thought university graduates should be qualified for better personal development instead of being a "big four" employees. "Students will not want to be a 'big four' employee but a graduate who is qualified to manage the business and the market. In China, the situation they are currently graduate."

Despite the concerns, the group is not discouraged of growth in the "big four." It pointed out that because of college, it is not a realistic goal to have and another 7 percent of the total population is still in a situation, and most through the "big four" to negotiate with local banks and to get the best interest possible. "Money. This reflects the problem. For instance, the question was asked, 'I exchange a bag of money for a gold dollar in five years ago, but only one hundred dollars today. Is it worth it?'"

A student who was a graduate student in the United States said, "The housing prices were not so high 10 years ago, and we do not know what it will be like 10 years later. Therefore, we should not always focus on