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Student debt disproportionally affects blacks.

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College student debt, now topping one trillion dollars, is a major factor in students’ decision to pursue higher education. But if that amount (higher than the gross domestic product of Japan) seemed overwhelming, the prospects of paying it off seemed even more daunting.

To understand the current student debt crisis, it is important to understand the history of student debt. The problem of student debt has been known since the beginning of this millennium when the U.S. Department of Education has been known to crack down on those institutions that may have aggressively marketed loans with high interest rates. The problem of racial disparities in student debt is even more acute over time. The proposed Prop E would be an attempt to refinance the current loan and reduce the property tax hike. 

The early-January flurry of activity is good news for shipping companies, as online shopping has grown. Returns weigh the cost of making returns as possible as potential lost sales. Customers return to online get returned to brick-and-mortar stores, as long as the retailer has a physical store that is convenient for the customer. Unless the return item is significantly different or not stocked by the store, the retailer must take back the return item. Some retailers have taken this a step further by offering return labels, which makes it easier for customers to return an item. Return labels are also available to customers who want to return items that are not stocked by the store. In addition, some retailers offer a credit for returned items, which can be used to purchase new items. UPS recently invested in a high-tech solution for how to connect items to the next best destination. UPS has partnered with Feedvisor to make it easier for customers to ship items back to the retailer. Feedvisor helps retailers and manufacturers to keep their customers, and keep their customers in their stores. 

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In the store, that's often the best option. Unless the returned item is unusually bulky or heavy, customers preprinted address labels to cover the cost of mailing the item back. 

Even though these efforts can cut profits, Zurlbach said he has not seen retailers tightening return policies. Most of the items they won't consider for return are electronics, software, and books.

Bouncing around Inflatables are among the big draws at the Glen-Ed Last Night Event, annually held on New Year’s Eve. Proceeds from this year’s event will benefit the Fellowship of Christian Athletes, Alliance for Substance Abuse, Glen Ellyn Park and Recreation Department, Glenbard High Schools’ E.P.I.C. club.

The draw to online shopping

THE INTELLIGENCER

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