

He's Got Our Back

College Democrats of America



Guide to President Obama's Accomplishments
for College Students



College Dems,

As Election Day 2012 draws nearer, all eyes will be on college voters once again. In 2008, we turned out in full force to show our support for a man who promised our generation a brighter future; this year, our momentum can carry the President to victory once again. This Presidential Accomplishments Pack outlines President Obama's hard work on behalf of young Americans in the areas of student loan reform, health care, the war in Iraq, Don't Ask Don't Tell, and credit card reform. By highlighting the fact that our President stands by us, we can show that we stand by him. By sharing these talking points and letters to your campus and local news outlets' editors, we can ensure that, once again, our voices are heard loud and clear.

Chapters and state federations alike have the opportunity to make a difference in this election, and you have the full support of the College Democrats of America. Our communications team is ready and willing to ensure that you have every opportunity to share your message. Contact Communications Director Kenzi Green (greenk@collegedems.com) to help spread the word in your community! This election is one that determines our future. Let's help President Obama on his path to victory so that we can win the future!

Democratically yours,

Alejandra Salinas

Ideas to Action

Throughout this pack, our team has come up with exciting ways to start a conversation on your campus. Turn these ideas into action, and let us know how it goes. Better yet, you can come up with your own creative ways to spread the word about our President's accomplishments; you could see your ideas implemented across the county!

A few ideas for the pack:

- Have schools in your state that have weak College Dems chapters or don't have one at all? Use this packet as a recruitment tool for these campuses. Organize some of your statewide officers to travel to those campuses to help students recruit new members. Spend the day on campus passing out this information and encouraging students to stand up for the President who has been standing up for us.
- Organize a week-long event to highlight the President's accomplishments. Use each day to organize tabling, forums, debates, or speaking events on campus on one specific issue that the President has done for students and young people.

For example:

- *Monday - Education*
 - *Tuesday - LGBT Rights*
 - *Wednesday - Health Care*
 - *Thursday - Our Military and Foreign Policy*
 - *Friday - Consumer Protection*
- Use each day to educate students on your campus on why they are better off than they were four years ago. Invite elected officials, party leaders, and coordinate with other campus groups to make each day successful! Make sure to switch up each day with an afternoon event or an evening event (maybe even both!) Also a great way to end the week would be your chapter getting together for a day of service on Saturday!
 - Make this handout available to all your chapter members! It's a great tool to pass out at meetings or recruitment events to potential members.

STUDENT LOAN REFORM

President Obama pledged to make higher education a reality for millions of students across the country. By reforming student loan policies, the President has worked hard to ensure that Americans, no matter their economic background, have the ability to pursue a college degree.

By doubling funding for Pell Grants and eliminating billions of dollars in federal subsidies to banks acting as middlemen, President Obama has made a college education more accessible and affordable for millions of students.

- President Obama made college more affordable by doubling funding for Pell Grants, increasing the number of recipients from 6 million in 2008 to 9 million in 2011. This was achieved in part by ending billions of dollars in federal subsidies to banks acting as middlemen in the college loan program.
- President Obama signed into law \$2 billion in grants to community colleges to give unemployed workers access to career training programs.
- Under the Obama administration, people who have gone into public service and work in fields like teaching, nursing, and the armed forces will have their student loans forgiven after 10 years if they make their payments on time. Income-based repayments on federal student loans will be capped at 10% of income.
- A new \$2,500 American Opportunity tax credit for tuition expenses has helped an estimated 9.4 million college students and their families in 2011.
- The President signed a new law that caps the maximum amount of monthly student loan repayment at 10 percent of income above a basic living allowance for certain borrowers. The law also allows remaining debt to be forgiven after 20 years instead of 25 for responsible borrowers.

Letter to the Editor

Dear Editor,

For millions of high school students across the country, the decision to attend college hinges on their ability to pay rising tuition costs. Without sufficient financial aid, many are forced to forgo their dreams of higher education. Even for those of us lucky enough to be receiving a quality education at XXXX College, the burden of student loans is overwhelming. Recognizing the strain put on students hoping to pursue higher education, President Obama has taken significant steps to reform student loan policies, easing the burden on young Americans and their families.

From doubling funding for Pell Grants to investing in community colleges, the President has shown that education is a priority in his Administration. By allowing student loans to now put students first, President Obama is making it easier for Americans to pay off their debts while pursuing the career they love. These laws don't only benefit the students taking out loans or receiving Pell Grants; the President has put into place a system which gives back to the community by encouraging students to enter careers in public service, education, health care, and the armed forces. Young Americans who enter these fields will have their student loans forgiven after 10 years if they make their payments on time, and our communities will reap the benefits.

Many members College Democrats of XXXX have already seen the benefits of increased Pell Grants; our campus is benefitting from greater economic diversity, while more students are seizing the opportunity to receive a great education. We are already hard at work to re-elect the man who made these opportunities a possibility. Our voices matter, and we will turn out on Election Day 2012 to ensure that we are not silenced.

Best,

Name

Title

Ideas to Action

- Have a campus forum on “The State of Student Loans” or something similar. Use this event to highlight the current state of student loans, financial aid, and grants at your school on a state and federal level. Use this opportunity to invite Democratic state legislators or a Democratic member of Congress to discuss how President Obama and the Democratic Party have helped students over the past few years. Financial aid and student loans can be a confusing process - so it’s important to help your peers understand all aspects of it, including who’s on their side in the White House, Congress, and in your state legislature. Also be sure to invite a representative from your school’s Financial Aid office to talk to students after the event about different scholarships, grants, and loans that students may have specific questions about. Don’t forget to include refreshments
- In most states, the deadline for state and federal financial aid is quickly approaching. Get handouts and information sheets from your school’s Financial Aid office and set up a table on campus to pass information out. Also get some candy and tie or tape small pieces of paper on them with ways the President has helped students over his first term. This is a fun way to give out candy and useful information to students on campus!

HEALTH CARE REFORM

President Obama enjoyed extraordinary support from young Americans in 2008 thanks in large part to his promise to stand strong on their behalf. After his election, the President set out an ambitious agenda that would extend health coverage to young adults, the group traditionally least likely to have insurance.

The Affordable Care Act contained expansive provisions for young Americans, and its effects have already far exceeded even the White House's expectations.

Here's what the law does for young people:

- It allows young Americans to stay on their parents' insurance plan up to age 26. About 2.5 million more young adults have health insurance now, thanks to the Affordable Care Act.
- It cracks down on insurance companies to prevent them from discriminating against people under the age of 19 with pre-existing conditions, while also creating a special insurance plan for others with pre-existing conditions.
- By 2014, the Affordable Care Act will provide an estimated 12.1 million young Americans with quality, affordable health care.
- Prior to the Affordable Care Act, women were often charged more for health insurance than men. Now, women can no longer be charged higher premiums than men and insurance companies won't be allowed to treat pregnancy as a pre-existing condition.
- One of the most important parts of the new law is its focus on preventive care, which will help people stop health problems before they start.
- Under the Affordable Care Act, preventive care services such as counseling for quitting smoking, losing weight, healthy eating, treating depression, and cutting down on alcohol use are now free under new health plans.
- The Affordable Care Act requires new health insurance plans to cover women's preventive service such as well-woman visits, mammograms, domestic violence screening, screening for sexually transmitted diseases, access to FDA-approved birth control, and a host of other services without charging a co-payment, co-insurance, or deductible.

Letter to the Editor

Dear Editor,

For so many American college students, the prospect of a lengthy job hunt in uncertain times is incredibly daunting. In such an economic climate, the high cost of health insurance puts health care out of reach for many just entering the job hunt. Many young people will end the hunt for a dream job or their preferred career just to find a job that provides health coverage. In 2008, then-Senator Obama made a commitment to ensuring that students across the country, like us here at the University of XXXX, have a promising, stable future. The Affordable Care Act is just one part of that commitment, and its effects have already surpassed even the Obama Administration's expectations.

The law allows young adults, traditionally the group most likely to be uninsured, to remain on their parents' insurance plan until age 26. Thanks to that provision, an estimated 2.5 million more young people between the ages of 19 and 25 now have coverage. Thanks to the actions of the Obama administration, ninety-five percent of Americans under the age of 65 will be insured under the Affordable Care Act. The College Democrats of XXXX are proud to have a President who recognizes the importance of a healthy, thriving citizenry.

The Republican Party has promised to make elimination of these benefits a priority; GOP presidential candidates have spoken out against the Affordable Care Act and have refused to acknowledge the unprecedented access to care millions of Americans now receive. The College Democrats of XXXX are hard at work to ensure that President Obama is reelected in 2012 so that young people may have a brighter, healthier future. By holding the Republican Party accountable for their actions, we are sending our message loud and clear: young Americans cannot and will not be ignored. We deserve the opportunity to pursue a healthy, active life, and our ballots will reflect that desire in 2012.

Best,

Name

Title

Ideas to Action

- Many campuses host blood drives and health fairs each semester. Set up a table outside one of these events and pass out information on the Affordable Care Act. Make big colorful signs about “Why You’re Better Off,” “Four Healthy Years Later,” “We <3 Obamacare,” “Got Healthcare?” or something creative that will grab students attention. Hand out healthy snacks like granola bars along with facts on what the President has done to improve our access to health care.
- Team up with your campus Feminist Union, Planned Parenthood chapter, or other women’s groups to co-sponsor a forum on why women are better off under President Obama’s leadership.

A RESPONSIBLE END TO THE IRAQ WAR

During his 2008 campaign, President Obama made a commitment to bringing the war in Iraq to a responsible end and to welcoming home the dedicated men and women who served there. The President has kept his word, and our combat mission in Iraq has ended; the Iraqi people now have full responsibility for the security of their nation.

When the President took office in January 2009, there were 142,000 U.S. troops stationed in Iraq. Today, there are 0.

The President remains committed to Iraq's long-term security and will continue to develop a strong and enduring partnership with the Iraqi people.

The College Democrats of America are proud of those brave men and women who have so selflessly dedicated their lives to protecting our country and our way of life. We especially pay tribute to those who made the ultimate sacrifice or were injured while serving their Nation, and we honor the sacrifices and commitments made by their families at home.

Now, as members of our military return home, we have an even greater promise to keep; we must ensure that they receive access the highest quality education, jobs, and healthcare available.

As college students, we recognize the importance of a strong educational foundation; our veterans deserve the absolute best. Their presence in our classrooms and on our campuses reminds us of the great privileges and responsibilities we as Americans have.

President Obama implemented and improved the most comprehensive educational benefit for veterans since the original GI Bill of 1944; the Post-9/11 GI Bill allows veterans, service members, reservists and Guard members the ability to receive an in-state, undergraduate education at a public institution for no cost.

When veterans return home, they should not have to come back to find that there are no job opportunities available to them. The President has issued a challenge to private sector businesses to commit to hire or provide training to 100,000 unemployed veterans or their spouses.

Moreover, we as Americans have a responsibility to respect the lives of those who protected ours. By 2013, over 500,000 veterans previously denied care will now be eligible for VA health care.

Letter to the Editor

Dear Editor,

During the 2011 holiday season, thousands of men and women in the armed services were able to join their families at the dinner table for the first time in years. President Obama has kept his word by bringing the war in Iraq to a responsible end, and the College Democrats of XXXXX are proud of the commitment and sacrifices made by the U.S. military. When the President took office in 2009, there were 142,000 troops stationed in Iraq; today, there are zero.

The President remains committed to Iraq's long-term security and will continue to develop a strong and enduring partnership with the Iraqi people. We, as college students entering an increasingly globalized world, understand the importance of this partnership. Without the dedication of our men and women in uniform, such relations would not be possible.

Most importantly, the President is reaffirming his commitment to American service members and their families by ensuring that they have access to quality jobs, education, and healthcare when they return home. As students, we recognize the importance of a quality education, and we firmly believe that our veterans deserve the absolute best. President Obama implemented and improved the most comprehensive educational benefit for veterans since the original GI Bill of 1944; the Post-9/11 GI Bill allows veterans, service members, reservists and Guard members the ability to receive an in-state, undergraduate education at a public institution for no cost. Sitting in classrooms alongside these brave men and women serves as a reminder of their service and their sacrifice.

Today, as we welcome home those Americans who have dedicated their lives to the protection of our country, the College Democrats of XXXXX pay tribute to their service.

Best,

Name

Title

Ideas to Action

- Hold a special event on campus to honor and thank the troops. Coordinate with your campus Veterans Club or ROTC to set up tables on campus and get students to write letters thanking the troops for their service. A great organization you can use is “A Million Thanks,” which allows folks to write letters and they mail them to troops overseas. These are also great for holidays like Valentines, Christmas, Independence Day, Thanksgiving, and, of course, Veterans Day.
- You can also use this as an opportunity to collect small items to send to the troops through “Operation Shoebox.” Make sure to publicize the event well in advance to students (and faculty) can pick up items to bring to the table. Have thank you notes with candy and a handout with what President Obama has done for our military and veterans at the table for folks to take home when they leave.
 - www.amillionthanks.org
 - www.operationshoebox.com

REPEALING DADT AND STANDING FOR LGBT EQUALITY

In his statement regarding the repeal of DADT, President Obama said, “For we are not a nation that says, ‘don’t ask, don’t tell.’ We are a nation that says, ‘Out of many, we are one.’”

Don’t Ask Don’t Tell (DADT) ended once and for all on September 20, 2011.

While DADT is certainly a major milestone for LGBT rights in America, it is certainly not President Obama’s first act on behalf of the LGBT community. The Obama campaign gives this timeline of actions by the President to bring about equality in the U.S. during his time in the Oval Office:

2009

- June 17 - Ordered federal government to extend key benefits to same-sex partners of federal employees
- June 29 - Hosted first White House LGBT Pride Reception in history
- August 12 - Awarded the highest civilian honor, the Medal of Freedom, to Billie Jean King and Harvey Milk
- October 21 - Created a National Resource Center for Lesbian, Gay, Bisexual and Transgender Elders
- October 28 - Signed the Matthew Shepard and James Byrd Jr. Hate Crimes Prevention Act into law

2010

- January 1 - Ended discrimination based on gender identity in the federal government
- January 4 - Lifted the ban that prohibited people with HIV/AIDS from entering the United States
- March 23 - Enacted the Affordable Care Act, reforming health care in America by lowering costs, expanding choice, and improving health care quality
- April 15 - Ensured hospital visitation and medical decision-making rights for gay and lesbian patients
- June 9 - Allowed trans Americans to receive true gender passports without surgery

- June 22 - Clarified the Family and Medical Leave Act, ensuring family leave for LGBT employees
- June 22 - Released America's first comprehensive plan to prevent and end homelessness, which includes homeless LGBT youth
- October 1 - Awarded a grant to the Los Angeles Gay and Lesbian Community Services Center to work with LGBT foster youth
- October 21 - President Obama recorded "It Gets Better" video
- December 21 - Led a United Nations measure that restored "sexual orientation" to the definition of human rights
- December 22 - Signed the Repeal of "Don't Ask, Don't Tell"

2011

- January 20 - Ensured government housing programs can no longer discriminate against the LGBT community
- February 14 - Proposed more funding for LGBT priorities such as HIV/AIDS prevention and education, and bullying and teen suicide prevention
- Declared the Defense of Marriage Act unconstitutional and announced the admin. will no longer defend its constitutionality in court
- March 10 - Hosted a Conference on Bullying Prevention at the White House
- March 31 - Completed an Institute of Medicine study on LGBT health, the first of its kind
- August 18 - Clarified the meaning of "family" to include LGBT relationships, helping to protect bi-national families threatened by deportation
- August 20 - Supported lesbian widow Edith Winsor in her suit against DOMA
- September 2 - Issued guidance to foster safer working environment for transgender federal employees
- September 7 - Strengthened enforcement of same- sex hospital visitation rights and decision making
- September 20 - Implemented the Repeal of "Don't Ask, Don't Tell"

Letter to the Editor

Dear Editor,

With the 2012 elections quickly approaching, Americans are looking for strong, principled leadership. The Republican candidates promise to strengthen security, but cannot deliver. They promise to promote the values upon which this country was founded; yet they repeatedly stand in the way of progress and equality for all. The repeal of Don't Ask Don't Tell allowed LGBT members of the military to serve openly, allowing more qualified citizens to serve their country and championing the ideals of freedom and equality that make this country great.

Nearly 20 years after Don't Ask Don't Tell was made law, the injustices and intolerances that festered from the suppression of self-identity are no longer. With the elimination of DADT, the troops who bravely fight for our country's freedom are not judged or dismissed for their sexual orientation. The College Democrats of XXXX are proud to stand with a President who stands for equality and liberty, and we will work hard to ensure that these themes prevail in 2012.

Best,

Name

Title

Ideas to Action

- Get creative with LGBT rights on your campus. Team up with your campus PRIDE or LGBT group to host a day of Equality on campus. Fill this day with events like tabling, screening a documentary or movie on gay rights or equality, hosting a LGBT rights activist on campus, or holding an Equality Bake Sale. Get a bunch of white posters or dry erase boards and let students write "Why I'm For Equality" on them. Take pictures then make a collage or post them online later for a cool series of photos. Use this event to showcase what President Obama has done to stand up for the LGBT community. Include this handout at your tables, tape the President's accomplishments to your goodies at the Equality Bake Sale, or invite your local county or state Democratic party chair to talk to students about the President's accomplishments. Another creative idea include setting up a wooden structure or building something and writing "Don't Ask, Don't Tell" and other discriminatory and anti-LGBT policies on it. At the end of the day, have your chapter knock the wall the represents hate and discrimination down to the ground!

ENHANCING CONSUMER PROTECTIONS

During his campaign, then-Senator Obama pledged to ensure more consumer protection in the credit card market. During the President's first year in office, he signed into law the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009, which creates specific protections for college students and young people.

Every year, Americans pay around \$15 billion in penalty fees. Nearly 80 percent of American families have a credit card, and 44 percent of families carry a balance on their credit cards

- Financial institutions will no longer raise rates unfairly, and consumers will have confidence that the interest rates on their existing balances will not be hiked.
- Bans Retroactive Rate Increases: Bans rate increases on existing balances due to "any time, any reason" or "universal default" and severely restricts retroactive rate increases due to late payment.
- First Year Protection: Contract terms must be clearly spelled out and stable for the entirety of the first year. Firms may continue to offer promotional rates with new accounts or during the life of an account, but these rates must be clearly disclosed and last at least 6 months
- The act contains new protections for college students and young adults, including a requirement that card issuers and universities disclose agreements with respect to the marketing or distribution of credit cards to students.
- Credit card contract terms will be disclosed in language that consumers can see and understand so they can avoid unnecessary costs and manage their finances.
- Issuers will be required to show the consequences to consumers of their credit decisions.
- Issuers will need to display on periodic statements how long it would take to pay off the existing balance - and the total interest cost - if the consumer paid only the minimum due.
- Issuers will also have to display the payment amount and total interest cost to pay off the existing balance in 36 months.

Letter to the Editor

Dear Editor:

In these times of economic uncertainty, many Americans feel trapped by credit card debt; for students, who often acquire their first credit cards during their college years, it is far too easy to build up massive debt in a short amount of time. Recognizing that credit card companies often target students, President Obama took steps to eliminate these practices during his very first year in office, and students are seeing the benefits today.

For students right here at XXX University, the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009 came as welcome relief. The CARD Act contains protections for college students and young adults, including a requirement that card issuers and universities disclose agreements with respect to the marketing or distribution of credit cards to students.

President Obama's credit card reform marked a sweeping victory for the nearly 80 percent of American consumers who have a credit card; these reforms, which restrict interest rates and fees, have helped hardworking Americans manage their debt during the recession, allowing them to pay off what they owe sooner.

"With this bill we are putting in place some common sense reforms designed to protect consumers," President Obama said at the White House signing ceremony.

"We're not going to be giving people a free pass and we expect consumers to live within their means and pay what they owe. But we also expect financial institutions to act with the same sense of responsibility that the American people aspire to in their own lives," he said.

For the College Democrats of XXXX and our fellow colleges students across the country, the reform's provisions that ensure students are protected from being targeted by credit card companies reflects President Obama's unwavering commitment to protecting young people and their economic futures.

Sincerely,

Name
Title

Ideas to Action

- Host an information session on campus on consumer protections and rights. Many students don't understand or know about the ins and outs of the consumer protection movement. Use this opportunity to invite some knowledgeable elected officials to campus to have a roundtable discussion or forum with students or your chapter on how legislation on how devastating it can be to get caught up in massive debt, credit card fees, and unfair interest rates - and how the President's legislation helps combat it for young people. Other ideas include inviting a business, economics, policy, or political science professor to join the discussion to offer an academic viewpoint.

For more resources, visit
www.collegedems.com