

## Question of Policy (Monroe) Speech

**Student's Name:**

**R110 Section No:**

**Date:**

**Instructor's Name:**

**Title of Speech: The Burden of College Debt**

- I. Thesis Statement: Financial aid is insufficient to ease the burden on those who most need it. A government-funded debt-free program would fix this by encouraging more low-income students to attend college as well as helping them succeed, and their success will be our nation's greatest success.**

**LEFT  
COLUMN**  
*label speech  
functions*

**MIDDLE COLUMN**  
*content of speech*  
**use complete sentences**

**RIGHT  
COLUMN**  
*Label physical  
behaviors*

INTRODUCTION		
Attention	I. My great-grandparents immigrated to the United States looking for the American dream, but their grandchildren grew up in poverty. My parents never thought they would attend college, and they took the untraditional route when they did. My Dad earned his associates degree online while working full time after serving in the Marine Corps. My Mom had her first child when she was just a teenager, but she used a federal Pell Grant to attend nursing school and made it through 21 credit hours a semester. My	(Blank Slide)

<p>TIA</p> <p>Credibility</p> <p>Thesis</p>	<p>parents were strong. It certainly wasn't easy, but a college degree was important to them, because they wanted their children to be born into better circumstances than they were. I am thankful for them. Nevertheless, I know there are still millions struggling right here in our city who can't even afford basic healthcare or food. If they were given access to a higher education, we could put their dreams, which may not be the American dream, within their grasp.</p> <p>II. Most of us can't afford our degree, but we all dream of a well-paying job. So, we take on debt, and jump through endless hoops to get scholarships and financial aid to ease some of the burden.</p> <p>III. What is available to help low-income households is not enough. After my remarks today referencing such beloved sources as the College Board and Harvard Law Professor Mihir Desai, you too will find that any burden of debt is unfair to low-income students.</p> <p>IV. Financial aid is insufficient to ease the burden on those who most need it. A government-funded debt-free program would fix this by encouraging more low-income students to attend college as well as helping them succeed, and their success will be our nation's greatest success.</p>	<p>Input sarcastic remark after College Board</p>
<p>Main Point</p> <p>Sub-Point</p>	<p style="text-align: center;"><b>BODY</b></p> <p>I. We would once more set the example for what a democracy should look like if we made college a reality for the poorest in our nation, but high costs stand in the way.</p> <p>A. According to research done by the College Board, students who borrowed to pay for college graduated in 2019 with an</p>	<p>(Average Debt Slide)</p>

Sub-Sub-Point	<p>average debt is \$28,800. That's a scary number, and it's only gotten worse. On this graph you can see how it is increasing (Ma et al. 42).</p>	
Sub-Sub-Point	<ol style="list-style-type: none"> <li>1. But we've taken on that debt because a college degree offers financial stability. As can be seen by this graph from Georgetown University's Center on Education and the Workforce, college graduates actually gained jobs during the 2008 recession ("America's Divided Recovery").</li> <li>2. This stability allows college graduates to invest, volunteer, and donate to charity more, while also committing less crime than non-graduates, according to economist Philip Trostel (Trostel 50-59). If we could give low-income communities that sort of stability, our society would be much better off.</li> </ol>	(Job gains and losses slide)
Sub-Point	<p>B. Unfortunately, the government cannot, and probably should not, just make college free. At least not for all of us, because it is neither sustainable nor equitable.</p>	
Sub-Sub-Point	<ol style="list-style-type: none"> <li>1. According to a Colorado government-sponsored report "The First Term of the Oregon Promise," 60% of the benefit of their free college program went to the top 40% of income earners in 2016, yet the program, like Pell Grants and the 21<sup>st</sup> Century Scholarship, leaves low-income students to worry about room and board, books, and fees ("Senate Bill 81: The First Term of the Oregon Promise").</li> </ol>	(Blank Slide)
Sub-Sub-Point	<ol style="list-style-type: none"> <li>2. So many are left struggling to attend classes during the day, and working at night to make ends meet, while fitting</li> </ol>	

	in studying and homework somewhere in between. It's no wonder that 38% of college dropouts cite financial pressures as the reason for leaving, according to research analyst Melanie Hanson in her 2021 report "College Dropout Rates," as can be seen on this graph.	(Top Reasons for Dropping out of College Slide)
Transition	That burden presents a major problem, but I come to you today with a potential solution.	
Main Point	II. The solution is to go debt-free. As a start, anyone whose household makes under \$60,000 should pay nothing to attend college, much like the system employed by the Ivy League Universities ("Affordability").	
Sub-Point	A. The government could cover the cost, from tuition, to room and board, to fees, as well as a \$200 per month living stipend.	
Sub-Sub-Point	1. This life-changing grant would allow students to attend any four-year public college in the nation without cost, removing the main reason why many people drop out of college, and allowing the rest to focus on their academics.	
Sub-Sub-Point	2. A condition of this grant would be full-time enrollment, so while tuition would be free for all low-income students, only those enrolled in at least 12 credit hours would get all their room and board, books, and fees paid for.	(Blank Slide)
Sub-Point	B. The state and federal governments could pay for this plan by modifying the tax system.	
Sub-Sub-Point	1. First and foremost, they could lower the taxes on businesses to increase investment, because there are far too many ways to avoid the tax anyways. Businesses can simply make us, the consumers and the workers, pay for the tax by	

Sub-Sub-Point	<p>raising prices and lowering wages, according to Harvard Law Professor Mihir Desai (Desai).</p> <p>2. The income tax, on the other hand, is much more difficult to avoid. Rich or poor, we all hate the IRS come April 15<sup>th</sup>, because they do a great job at taking our money. So, if we wanted to pay for such a monumental plan, we could raise the income and capital gains tax on the rich, and close the loopholes that let them avoid it.</p>	
Transition	The upfront cost would be large, but as time goes on debt-free college would pay for itself, while changing people's lives for the better.	
Main Point	III. That is why we must ensure that the forgotten millions in our nation are able to attend college.	
Sub-Point	A. This would enable them to make successful careers for themselves.	
Sub-Sub-Point	1. They could declare independence from poverty, debt, and government assistance, like my parents.	
Sub-Sub-Point	2. They could become self-sufficient, something we all aspire to be.	
Sub-Point	B. On the other hand, if we leave things the way they are, the divide between the rich and poor will continue growing.	
Sub-Sub-Point	<p>1. With that, communities of color will continue to be the hardest hit, according to the Center for Law and Social Policy (Garcia 1). As fewer and fewer people yield more and more power, our nation will become apathetic and weak. In the end, America will fall behind the rest of the world if something is not done.</p>	
Sub-Sub-Point		

Sub-Point	<p>2. If that happens, we are without excuse. We know the problem, and we have the means to fix it</p> <p>C. If we gave all of America's hidden talent the opportunity to get a degree, we might just discover the next Einstein or Edison.</p>	
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	<b>CONCLUSION</b>	
Main Point	I. Now, it's easy to talk about solutions. But it's a whole other story putting action behind words.	
Sub-Point	A) This April, Senator Brian Schatz introduced a bill called the "Debt-Free College Act of 2021." Like myself, he fervently believes that "we ought to cover the full cost of college for people who can't afford it before we cover tuition for people who can," and his plan includes much of what I have spoken about here (Nilsen).	
Sub-Point	B) The first step we can all take, then, to reduce the burden of college debt on low-income students is to sign the petition to support this Bill, which you can do by taking out your phones and scanning this QR Code. You can also make sure to call Indiana Senators Todd Young and Mike Braun and show them your support for this bill. And, when the time comes, make sure to vote in the primary elections come May 3 <sup>rd</sup> . That way you can make sure, whether you are Democrat or Republican, that your party's candidates actually represent us as college students.	(QR Code Slide)
Review of Main Points	II. These actions need to be taken because the price of college is a severe problem, and the scholarships and financial aid we	

Climcher/tag/ exit line or Final Appeal	<p>have now are not doing enough. If we enacted a debt-free college plan, it would lift a multitude out of poverty and fulfill the dreams of many parents like my own to make their children's lives better. If we want to see a more inclusive future for America, together we must keep our elected leaders accountable.</p> <p>III. So won't you join me and pave the way for generations to come? Thank you for listening and I hope you will help me make college a reality for everyone.</p>	(Thank you Slide)
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*Statement of Academic Honesty: I have read and understand the sections in the Student Bulletin and/or course syllabus relating to IUPUI's Honesty/Cheating Policy. I certify that I have not cheated or plagiarized in the process of completing this assignment. I also verify that this assignment is unique to this class and that I have not used work from previous courses. If it is found that cheating and/or plagiarism did take place in the writing of this outline, I understand the possible consequences of the act, which could include expulsion from IUPUI.*

Jacob Stewart

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