

NSDA Public Forum Debate (Nov-Dec 2023)

Topic: Student Loan Forgiveness

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PROS & CONS OF STUDENT LOAN FORGIVENESS (REBUTTALS, HMDC ver. 11.17)

INTRODUCTION (Second Speakers)

[Rebuttal Speech: 4 min]

“Hello, my name is... _____ .

In this speech, I will **refute** each of my opponent’s arguments.

The first argument I will **refute** is... _____ .”

[AT (PRO):] Lacking Effectiveness

They said... Student Loan Forgiveness will be ineffective.

We say... Student Loan Forgiveness will NOT be ineffective.

Because...

First... Strong Public Support for Regulation

S: According to... *The Century Foundation, July 26, 2023*

<https://tcf.org/content/commentary/college-tuition-is-out-of-control-voters-want-government-to-do-something/>

F: *It states...* Current research shows a strong public support for government to regulate the price of tuition.

C: *This means...* loan forgiveness does not have to solve every problem it just needs to make lives better.

Also... New Policies Take Too Long

S: According to... *Forbes Magazine, July 17, 2023*

<https://www.forbes.com/sites/alisongriffin/2023/07/17/negotiated-rulemaking-is-one-path-to-student-loan-forgiveness-heres-how-it-works/>

F: *It states...* the new approach for helping reduce the number of people suffering from student loan debt is not 100% guaranteed and will take too long to be helpful.

C: *This means...* by forgiving this debt, millions of people will get help now when they need it most.

Finally... Forgiveness is Urgently Needed (Now, Not Later!)

S: According to... *the Washington Post, June 25, 2019*

<https://www.washingtonpost.com/business/2019/06/25/heres-what-trillion-student-loan-debt-is-doing-us-economy/>

F: *It states...* student loan debt is preventing hundreds of thousands of people from buying a home, starting a business, or even starting a family because their debt is too high.

C: *This means...* forgiving student loan debt will be effective in helping millions of people to have a better quality of life because their debt will go down.

Therefore... Student Loan Forgiveness will NOT be ineffective.

“Our next argument I will refute is...”

[or] “So, for all these reasons, please vote for the PRO. Thank you.”

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Topic: Student Loan Forgiveness

[AT (PRO):] Wasting Money

They said... Student Loan Forgiveness will waste money.

We say... Student Loan Forgiveness will NOT waste money.

Because...

First... Forgiveness Prevents Serious Problems

S: According to... *Forbes Magazine, October 31, 2023*

<https://www.forbes.com/sites/forbesfinancecouncil/2023/10/31/student-loan-payments-are-back-the-domino-effect-on-the-us-economy/>

F: *It states...* people worry that when loan payments start up again borrowers will have less money to spend, and when they spend less money, it could shrink the economy and could possibly cause a “recession”. :(

C: *This means...* if we forgive student loan debt, then people won’t have to make loan repayments and they will keep buying things, which will make the economy grow instead of making it get smaller.

Also... Forgiveness Boosts the Economy

S: According to... *the Roosevelt Institute, January 2021*

https://rooseveltinstitute.org/wp-content/uploads/2021/01/RI_UnburdenedCancellingStudentDebt_FactSheet_202101.pdf

F: *It states...* student loan debt is putting a strain on our economy, but many borrowers can’t find a good job and their debt prevents them from spending money for things they need, which makes our economy weaker.

C: *This means...* if we forgive their debt, then millions of people will have less stress and they will also have more money to spend, and this will boost the economy and keep it strong instead of weakening it.

Finally... Forgiveness Boosts GDP by \$108 Billion

S: According to... *Roosevelt Institute, January 2021*

https://rooseveltinstitute.org/wp-content/uploads/2021/01/RI_UnburdenedCancellingStudentDebt_FactSheet_202101.pdf

F: *It states...* Freeing up funds through debt cancellation would allow millions of borrowers to spend more in the economy. This can increase our GDP by up to \$108 billion over the next ten years.

C: *This means...* cancelling student debt will stimulate the economy for everyone’s benefit making hundreds of millions of people better off with more opportunities to improve their quality of life.

Therefore... Student Loan Forgiveness will NOT waste money.

“Our next argument I will refute is...”

[or] “So, for all these reasons, please vote for the PRO. Thank you.”

NSDA Public Forum Debate (Nov-Dec 2023)

Topic: Student Loan Forgiveness

PROS & CONS OF STUDENT LOAN FORGIVENESS (REBUTTALS): *Continued...*

INTRODUCTION (Second Speakers)

[Rebuttal Speech: 4 min]

"Hello, my name is... _____ .

In this speech, I will **refute** each of my opponent's arguments.

The first argument I will **refute** is... _____ ."

[AT (CON):] Reducing Debt Problems

They said... Student Loan Forgiveness will help reduce the pressure from the debt.

We say... This will NOT reduce these pressures.

Because...

First... The "SAVE Act" is Already Helping

S: According to... *CNBC News, August 31, 2023*

<https://www.cnbc.com/2023/08/31/save-student-debt-repayment-plan-pros-and-cons.html>

F: *It states...* The government recently made new rules to help people who have problems. They can pay as little as no money without penalties or higher interest and then after ten years the debt will be cancelled.

C: *This means...* we don't need forgiveness to help people who are struggling, they don't have to make monthly payments and eventually their debt will be cancelled.

Also... Forgiveness Ignores "Root" Causes

S: According to... *the Brookings Institution, August 25, 2022*

<https://www.brookings.edu/articles/bidens-student-debt-cancellation-doesnt-solve-the-root-problems-facing-borrowers-but-its-a-start/>

F: *It states...* cancelling loan repayment will not address the root cause of the problem, which is the 300% increase in tuition over the last 30 years - by not changing the system, we put future borrowers at risk.

C: *This means...* it will cost more than \$1.7 trillion dollars and it won't actually fix any of the problems.

Finally... Making Things Worse

S: According to... *the Library of Economics and Liberty, October 20, 2023*

<https://www.econlib.org/bidens-student-loan-forgiveness-plan-makes-the-poor-pay-for-the-rich/>

F: *It states...* student loan forgiveness may harm economic stability and will be unfair to many. Forgiveness will make existing problems worse by increasing inflation and hurting low-income families the most.

C: *This means...* forgiveness will cause tens of millions of people to suffer because instead of making life better for low-income families, minorities, and women it will instead make their problems even worse. *This evidence turns their entire case against them and it is now a reason to vote for us!*

Therefore... Student Loan Forgiveness will NOT help to reduce financial burdens (it makes things worse!).

"Our next argument I will refute is..."

[or] "So, for all these reasons, please vote for the CON. Thank you."

NSDA Public Forum Debate (Nov-Dec 2023)

Topic: Student Loan Forgiveness

[AT: (CON):] Helping the Economy

They said... Student Loan Forgiveness will help the economy.

We say... Student Loan Forgiveness will NOT help the economy.

Because...

First... Economic Growth is Unlikely

S: According to... *the Texas Public Policy Foundation, May 4, 2022*

<https://www.texaspolicy.com/the-economic-problems-with-student-loan-forgiveness/>

F: *It states...* The idea that student loan forgiveness would help the economy is incorrect because it relies on questionable simulations and assumptions. The actual multiplier is closer to zero or even negative.

C: *This means...* evidence supporting economic growth is invalid due to the severe flaws in the calculations.

Also... Government Income is Severely Reduced

S: According to... *Slate Magazine, March 24, 2021.*

<https://slate.com/business/2021/03/student-loan-total-annual-government-payments.html>

F: *It states...* each year the government collects around 70 billion dollars from student loan repayments of which 20 billion dollars is the interest.

C: *This means...* forgiving student loan debt will cost citizens tens of billions of dollars per year for a very long time, compared to a short-term gain, which at most will only last a few years.

Finally... Better Programs are Available

S: According to... *the Brookings Institution, February 12, 2021*

<https://www.brookings.edu/articles/putting-student-loan-forgiveness-in-perspective-how-costly-is-it-and-who-benefits/>

F: *It states...* There are better ways to spend the money such as paying for solutions that would benefit low-income families and would be a far more effective way to help low-income people and people of color.

C: *This means...* forgiveness takes money away from better solutions and it will hurt millions of people.

Therefore... Student Loan Forgiveness will NOT help the economy.

“Our next argument I will refute is...”

[or] *“So, for all these reasons, please vote for the CON. Thank you.”*