

NSDA Public Forum Debate (Nov-Dec 2023)

Topic: Student Loan Forgiveness

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PROS AND CONS OF STUDENT LOAN FORGIVENESS (VOTING ISSUES, ver. 11.09)

IMPORTANT: Don't forget to refute the rejoinders and framework before presenting the voting issues.

VOTING ISSUE-01 (PRO): Reducing Financial Burdens

We believe the most important argument is... Reducing the tremendous financial burdens on the borrowers.
[or "another important argument is..."]

Because... if we forgive student loan debt, we will reduce the suffering of millions of people, by removing stress and removing barriers that undermine their success.

So...

1. Millions of people will have significantly less stress, which will greatly improve their mental health.
2. Hundreds of thousands, perhaps millions of people will no longer be blocked from buying a home, starting a business, or even starting a family.
3. We also make lives immediately better when we cancel their debt now rather than waiting for ten years!

Therefore... Student Loan Forgiveness will reduce financial burdens.

VOTING ISSUE-02 (PRO): Improving the Economy

We believe the most important argument is... improving the economy.
[or "another important argument is..."]

Because... when we forgive student loan debt, we put more money in people's pockets each and every month and when they spend this money it will significantly boost the economy, especially for the local area.

So...

1. Hundreds of billions of dollars will boost the economy as people spend money that they did not have previously to improve their lives. This will generate more jobs and more economic opportunities as well.
2. Tens of millions of people will immediately benefit from debt relief and will enjoy greater prosperity.
3. We also avoid the possibility of serious economic harm by preventing the loss of \$9 billion dollars per month due to money being diverted away from the economy toward student loan repayment.

Therefore... Student Loan Forgiveness will improve the economy.

VOTING ISSUE-03 (PRO): ???

We believe the most important argument is... _____
[or "another important argument is..."]

Because... _____

So...

1. _____
2. _____
3. _____

Therefore... Student Loan Forgiveness will _____ .

Concluding Statement:

So, for all these reasons we strongly encourage you to vote for the PRO. Thank you.

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PROS AND CONS OF STUDENT LOAN FORGIVENESS (VOTING ISSUES): *Continued...*

IMPORTANT: Don't forget to refute the rejoinders and framework before presenting the voting issues.

VOTING ISSUE-01 (CON): Lacking Forgiveness

We believe the most important argument is... the tremendous lack of effectiveness making matters worse!
[or "another important argument is..."]

Because... cancelling all loans is unnecessary, ignores the root causes, and will create economic instability.
So...

1. The current programs are far more effective because they focus only on those who need assistance instead of everyone. This helps the impoverished, along with women and minorities as well by easing their burdens without bankrupting the system.
2. So-called forgiveness will cause potential suffering for millions of people by undermining economic stability due to creating higher inflation.
3. The increased inflation will result in higher tuition costs and force people deeper into other form of debt.

Therefore... Student Loan Forgiveness will not only be ineffective, but it will also make things worse!

VOTING ISSUE-02 (CON): Wasting Resources

We believe the most important argument is... Wasting valuable resources.
[or "another important argument is..."]

Because... the money we lose from cancelling student debt and eliminating loan repayments will lose between 70 and 140 billion dollars of income and will potentially require deep cuts to vital social programs.
So...

1. Tens of millions of people will suffer from significant reductions in social programs such as money for financial aid assistance, which will be particularly difficult for many low-income and minority families.
2. Tens of millions more will suffer when there may be less money for job retraining, and food assistance.
3. \$1.6 trillion dollars is a massive amount of money that will no longer be available to finance better, more targeted solutions.

Therefore... Student Loan Forgiveness will waste resources.

VOTING ISSUE-03 (CON): ???

We believe the most important argument is... _____
[or "another important argument is..."]

Because... _____

- So...*
1. _____
 2. _____
 3. _____

Therefore... Student Loan Forgiveness will _____ .

Concluding Statement:

So, for all these reasons we strongly encourage you to vote for the CON. Thank you.