

NSDA Public Forum Debate (Nov-Dec 2023)

Topic: Student Loan Forgiveness

TABLE OF CONTENTS

PROS & CONS OF STUDENT LOAN FORGIVENESS (VOTING ISSUES, HMDC ver. 11.17). 2

INTRODUCTION (PRO): Second Speakers, Final Focus Speech. 2

VOTING ISSUE-01 (PRO): Reducing Borrower’s Pain 2

VOTING ISSUE-02 (PRO): Improving the Economy 2

INTRODUCTION (CON): Second Speakers, Final Focus Speech. 3

VOTING ISSUE-01 (CON): Making Problems Worse 3

VOTING ISSUE-02 (CON): Wasting Resources..... 3

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

INTRODUCTION (PRO): Second Speakers, Final Focus Speech.

[Voting Issues Speech: 2 min]

“In this speech, I will *present* each of my team’s voting issues.”

VOTING ISSUE-01 (PRO): Reducing Borrower’s Pain

We believe the most important argument is... Reducing the terrible pain for borrowers.

Because... if we forgive student loan debt, then we will reduce the suffering of millions of people.

So...

1. Millions of people will have much less stress, and this will improve their mental health.
2. Millions of people will not be blocked from owning a home, starting a business, or starting a family.
3. We make peoples’ lives better right now rather than making them wait for many years!

Therefore... Student Loan Forgiveness will reduce people’s stress.

VOTING ISSUE-02 (PRO): Improving the Economy

We believe another important argument is... improving the economy.

Because... forgiving student debt helps people to have more money to spend and this boosts the economy.

So...

1. Hundreds of billions of dollars will boost the economy, which improves lives and generates more jobs.
2. Tens of millions of people will benefit right away from debt relief and enjoy a better life.
3. We also avoid serious harm to the economy by preventing the need for loan repayment.

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

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...*

INTRODUCTION (CON): Second Speakers, Final Focus Speech.

[Voting Issues Speech: 2 min]

In this speech, I will **present** each of my team's voting issues.

VOTING ISSUE-01 (CON): Making Problems Worse

We believe the most important argument is... making problems worse!

Because... cancelling student loan debt is unnecessary, ignores root causes, & creates economic instability.

So...

1. Current programs are better because they focus only on people who need help instead of forgiving everyone regardless of whether they need the help or not.
2. Forgiveness could cause serious problems due to higher inflation, which will make food, medicine, and many other things much more expensive.
3. By making matters worse for people, our opponent's case is now a reason to vote for the CON side.

Therefore... Student Loan Forgiveness will not work very well and could even make things worse!

VOTING ISSUE-02 (CON): Wasting Resources

We believe another important argument is... Wasting valuable resources.

Because... cancelling all student loan debt will cost us \$1.7 trillion dollars and won't even fix the problems!

So...

1. Tens of millions of people will suffer due to cuts in social programs hurting many low-income families.
2. Millions more people will suffer when there may be less money for job retraining, and food assistance.
3. \$1.6 trillion dollars is a lot of money that could have been spent on better solutions.

Therefore... Student Loan Forgiveness will waste resources. Thank you.

Concluding Statement:

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