

Student Debt in the Modern World

Specific Purpose: To persuade students to take action pushing officials for more affordable schooling and more easily accessible scholarships and financial aid.

Thesis: Student debt is a serious problem and could be handled better by making scholarships more available, schools reducing unnecessary costs, and emphasizing the importance of student debt from an early age.

INTRODUCTION

- I. **Attention Getter:** What do you think full time is? At least 12 credits at school? 18 credits? 40 hours a week? Benefits? Unfortunately, my definition isn't clear, working at least 35 hours a week and enrolled in 18 credits this semester, and this just feels busy, I don't feel full time.
- II. **Relevance Statement:** To support myself, and I'm not the only one, as a college student I have to work to stay debt free. (Some of the students in my audience have jobs)
- III. **Credibility Statement:** I am an 18-credit semester student, working 35+ hours a week to attain and maintain a debt free outcome from school.
- IV. **Thesis:** Student debt is a serious problem and could be handled better by making scholarships more available, schools reducing unnecessary costs, and emphasizing the importance of student debt from an early age.
- V. **Preview of Main Points:**
 - a. Cost of Higher Education
 - b. Unnecessary Purchases made by the school
 - c. Scholarships and other financial aid

TRANSITION:

Although it may have been in accessible in some areas more than others, college has not always been this expensive.

BODY

- I. Need or problem (statement regarding the need or problem):

Cost of Education is super high, not allowing this to be accessible to everyone.

 - A. Describe the need
 1. Explain the importance of the problem
 2. Describe the relevance of the problem to the audience

B.

3.

4.

B.

1.

2.

TRANSITION:

Now with that, you may be asking what our tuition is going towards.

II. Need or problem (statement regarding the need or problem)

A. Describe the need

1. Explain the importance of the problem

2. Describe the relevance of the problem to the audience

A.

1.

2.

B.

1.

2.

TRANSITION:

That leads to some ways we can save some of our tuition?

III. Solution step

A. Describe what results your audience can experience if your plan is adopted

1. Describe your plan in detail

2. Describe any objections to your plan

3. State your call to action

B.

1.

2.

C.

1.

2.

CONCLUSION

I. **Cue to the ending:**

II. **Preview of Main Points:**

a. Cost of Higher Education

b. Unnecessary Purchases made by the school

c. Scholarships and other financial aid

III. **Restate the importance of the problem:** Student debt affects people for the rest of their lives and there are ways to combat this, but modern schools just want your money for sometimes subpar knowledge.

IV. **Re-emphasize your “call to action.”:** For those of you who are actively accumulating student debt, I encourage you to look at some of the things the school spends money on,

the competitiveness and ruthlessness of scholarship hunting, and to create a plan and see when you will be able to pay it off and see if that changes your mind.

- V. **Clincher/takeaway:** Over 50% of students graduate with debt, and on average for 4-year institutions is about \$30,000. This will continue to grow, will you let it?

References