To: Professor Brinker

From: Nguyen Tran

Subject: Progress Report

Date: 11 April, 2021

**Memorandum**

During last assignment, our group chose the topic on student loan. Our goal is to give an overview of student loans, and propose a plan to have a manageable debt after graduation.

After receiving the information on peers group from our instructor, I wrote an e-mail to two other peers to discuss about the plan on this proposal assignment. Our group suggested a list of potential topics such as homelessness, physical health, and student loans. We understood the importance of choosing a topic, especially the topic could not be either too broad or too narrow for the scope of the assignment. Yet, a good research paper should provide in-depth information and analysis. We conduct preliminary research, and discuss the research with others. Finally, our three members agreed to choose the topic on student loans in Oklahoma. Then, our group created a rough outline of the report, and divided the tasks for our group. For example, each member will be in charge of some parts of the report based on the proposal structure. At the same time, our group also decided the deadline for each part for each member.

Based on the schedule, I started to do my research, including: (i) Find information related to the topic; (ii) Present the main research questions and supporting questions; and (iii) Provide a proposal. I collected information about student loan debt, student loan repayment, NSU cost, etc. Then I analyzed the proportion of student loans, and emphasized the negative effect on students’ credit scores once the students fell behind on their student loan payments. One of the reason led to the overdue debt is the lack of knowledge in loan. Then, I proposed that the students should be educated about the types of loans and how to fund their education. Besides, the students should have a clear plan for their loan.

In collaborations on project, every member has a specific role to play in accomplishing tasks. I truly understood my role in our work group. Based on the proposal structure, I was assigned to do the first three parts, including front matter, introduction, and proposed plan. Thus, I needed to complete the task as schedule. I knew that if I delayed my parts, it would affect the schedule of two other members as they was in charged for the rest parts of our paper. Not just that, my peers and I drafted different paragraphs that mentioned different aspects of the report. Therefore, we needed more time to merge our ideas together into a single report. My peers had do a great job for organizing the material to create a coherent research paper with a logical flow of ideas.

I have learned from this collaborative assignment is that getting started early is essential in group work. Because of many members involved in researching and writing the paper, there are many aspects of group project that take additional time. For example, the group needs to call a meeting for ensuring that each member clearly understands the ideas of other members. The group must ensure that the final product reflects a unified and cohesive argument. In order to accomplish this goal, the group needs more time to producing many drafts and revising them many times.