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RWS-200

23 September 2022

### Trouble In Higher Education

Higher education, whether it be at prestigious universities or your local city college, plays an important role in American society. Young adults just out of high school, or older Americans looking for a way up turn to higher education to make themselves a better future. Naturally, one of the biggest questions anyone asks themselves when attending higher education is the cost. Not everyone can immediately afford education, so people turn to loans. Student loans are one of the most common ways to pay for education. Over half of higher education graduates will graduate with some form of debt, with the average amount owed increasing from past decades, approaching double what the average was 30 years ago (Hahn). With the world economy hot on its heels from the COVID-19 pandemic, many Americans have been struggling to make ends meet; as part of relief efforts, the Biden administration had paused loan payments when the pandemic began in 2020. But as we approach the tail end of 2022 and forward to 2023, when loan payments are expected to resume, many Americans still dread to begin seeing loan payments due. On August 24<sup>th</sup>, the Biden administration announced a new debt relief plan to provide targeted relief to middle to low class Americans, with up to \$20,000 in loan forgiveness. Many people were naturally happy about these policies—but some have another view. In her article “And now what? The question that follows Biden's student loan forgiveness plan,” Lauren Hodges argues that America doesn’t know what’s next, using examples and question-answer to

effectively inform her audience about the growing uncertainty in our country to the extent that people are suffering.

Hodges begins with the tried-and-true method of example, supporting her claim that not everyone is celebrating the debt relief package. After giving background on Biden's debt relief plan—that student loan payments would be paused for one last time until the end of 2022—Hodges relays the story of Jason Douglas, who owes over \$90,000 in student loan debt, works several jobs just to scrape by, and is dreading the end of the loan repayment pause: “‘My monthly payments are at \$835 a month,’ he says. ‘I really think that our government needs to cancel student loans altogether. Or at least cancel the interest and go back to the original borrowing principal’” (Hodges). Empathy is one of the basic human connections. She includes this example with a name attached to initiate an emotional connection between her audience and the struggle that Douglas is experiencing. Hodges hopes this connection will reveal another point of view that they may not have considered; one of pain, one that isn't clamoring over the “relief.” But it goes further than that; she specifically mentions his hard work of working multiple jobs to appeal to American patriotism present in many. Working multiple jobs could be seen as a stellar example of an American doing hard work to move up the ranks. However, something is wrong here. He's still crippled by the student loan that he owes—which was supposed to provide him opportunities to avoid having to work several jobs and open better career paths. As Hodges puts it: “it wasn't what he was hoping for...” (Hodges). She challenges the average American reader's thoughts as to how America is supposed to work, aiming to break through what many people see as a “you take a loan, you pay it” problem so she can argue that this pillar of Americanism doesn't hold as strong today. Hodges wants the reader to see this disconnect between what the reader might think and the reality many face. In fact, she uses

another example: just after Douglas' situation, she introduces Pari, who also suffers under crippling student debt as a black single mother. Pari notes that while she toils to make her loan payments, even corporations got "blank checks" (Hodges). Here, she appeals a little less to classic empathy, but instead moves to a more logical argument. The specific diction of "blank check" implies that the large corporations got a far better deal than what the average student-debt-owing American got. To most Americans, this is unfair. Whereas individuals are expected to work at it themselves to get back up after crises, time and time again the government has provided bailouts to large organizations. Hodges thrusts this dissonant tone in from of her audience to display how one-off relief may not be enough for all, creating a growing unease in people across the country. Hodges also uses question-and-answer as a part of her argument.

In the next part of the article, Hodges begins with some questions to support her next claim that the relief plan doesn't account for the future. Introducing the idea of long-term views on education and its costs, Hodges asks the reader, "What about the generation currently planning, applying and packing for college, signing promissory notes as a new school year looms? How can the root causes of the student debt crisis be addressed?" and then answers this question, noting how "increasing access to grants and cutting overreliance on loans is key..." (Hodges). She uses these questions as a hook for the reader to take a step back and consider why the debt relief was necessary. By targeting this ideal of fairness via her questions, Hodges aims to show the average American that this isn't just a "repay your loans" problem, but that students and graduates are being swamped with education costs in a way that has never been seen before. Through this introspection, Hodges wants her audience to see that the relief the government has been providing is a symptom of a larger issue, one that has not yet been addressed fully. In the same section, Hodges also wrote that "the Government Accountability Office and other

government watchdogs have found that those programs have not been working,” when referring to government programs like loan forgiveness, income-driven debt repayment, and more (Hodges). All this contributes to the idea that it isn’t a failing of the individual, but a failing of the system. This idea of the system failing is usually one that is at a cross with the typical American ideal of self-reliance, where we’re expected to “pull yourself up by your bootstraps.” Hodges challenges these common ideals with the harsh reality many Americans must deal with, creating a tone that dissents against a stable future that many desire. Hodges hopes her American readers will see how if the government programs aren’t working, then it’s impossible for people to rely on them. There’s a fundamental assumption about how the world should work that Hodges is making.

An assumption that underpins the whole argument is that we should be putting people before profits; or in a wider sense, that a human life, and their emotional and physical wellbeing should be put at the forefront. This assumption can be hinted at the beginning of Hodges’ article, where she describes William Alexander’s reaction to getting \$20,000 in debt wiped: “Literally life-changing” (Hodges). Immediately, the focus is not on the economic benefits or negatives from wiping out student loan, but on the change and effect it has on American individuals. It can also be seen in Hodges’ example of Jayson Douglas, who was dissatisfied with the relief, where he’s described as “already working several jobs to offset the rising cost of living. So he's dreading the end of the payment pause” (Hodges). Again, the focus here is on the individual. So what if he’s working multiple jobs; isn’t more output from one person good for the economy? Instead, Hodges focuses on the toil that Douglas faces day-to-day as a result of the student loans, treating him as a person and not a statistic or profit-making device. This assumption is critical to the main argument; if you were to look at things from a purely rational perspective, people who

owe outrageous amounts of money shouldn't need to be saved by the government at expense of taxes or a reduction of GDP, like in the example of Pari who owes over \$200,000 in debt (Hodges). But with this assumption of "people before profit" that Hodges and her audience walk in with, people forgo the rationale behind a loan contract and instead see a person who needs to be put before money or profit. It helps the audience digest the argument smoother. If we assumed that the entire country needed to be ran completely for economic growth, we wouldn't care about people's toil, but only see it as a net positive for economic growth; this would be directly against the argument of the text that because of this suffering, our future is in jeopardy.

In the end, acknowledging the individual and how it connects to the whole is massively important for the future of America. Education plays a fundamental role in people's lives. Ignoring the rising costs and using band-aid solutions like a debt relief plan instead of addressing the deeper issue will continue us down this path of uncertainty in our future. Currently, we are at a turning point with so many major crises in succession; we need a stable future, and one where Americans can get an education without worrying about being swamped with student debt that they can't afford. The only way things will change is if people speak out and act out for their goals. Just as Hodges played her part, we all have a role to play in determining our future—not leaving it purely for the government to decide.

Works Cited

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