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Student Debt Crisis in America

Student debt has become an alarming issue to some scholars over the past years while some argue it isn't an alarming issue. In “Crippling college debt changes how grads live”, Kala Kachmar uses various rhetorical elements to express her thoughts. In this article, the author speaks about how life is for a college student after taking out a certain amount of loans and being in debt. The author, Kala Kachmar is a reporter/journalist for ***The Courier*** in which she has written hundreds of articles. Based on that information, it is safe to say Karla is a credible source as she has experience in the journalist world and can back it up with the countless of articles she has written over the years. In addition to this, we know the author intended this newspaper article to be for a particular audience, students who intend to go to college or students who are or just graduated college, as well as the families of those students. This is illustrated in the article, “About 42 million borrowers have about $1.3 trillion in student debt, up from roughly $826.5 billion in 2010, which includes federal loans and private loans from the six biggest lenders, according to data from the U.S. Department of Education. The average debt for a college graduate in 2015 was about $35,000”, thus showing how the author is giving statistics that pertain to the certain audience she is trying to reach which is college students or recent graduates who are struggling with student debt. With that in mind, Karla’s descriptive piece on a student’s life after graduating with debt helps clarify and create a picture of how hard life may be for some graduate students.

Throughout the article, the authors used a very formal tone and stays clear of voicing an opinion directly with her use of facts only as well as quotes from individuals. Kachmar demonstrates a formal tone throughout the article stating facts as depicted on page 1, “ About 42 million borrowers have about $1.3 trillion in student debt, up from roughly $826.5 billion in 2010, which includes federal loans and private loans from the six biggest lenders, according to data from the U.S. Department of Education. The average debt for a college graduate in 2015 was about $35,000.” This info provided in Kachmar’s article provides factual information only, in which we can see she provides fact without providing her personal opinion which helps her maintain that formal tone she uses along the article. The author’s purpose in writing this piece was to inform and educate the audience on the conditions in which post grad students find themselves living in after college. This is known because she stays away from voicing a direct opinion on the issue and doesn't try to persuade the audience to anything in particular, her only goal is to inform the reader of the situation. This is illustrated on page 1, “Christyn Gionfriddo, a Neptune, N.J., native and 2009 Centenary College graduate, is saddled with about $92,000 in student loan debt. At 29 years old, she still lives in her childhood bedroom, walls plastered with the same Dirty Dancing, 98 Degrees and Justin Timberlake posters from her tween years.”, thus illustrating her use of information she knows without voicing an opinion, or showing sympathy for the college student in that particular scenario. Overall, the author’s stance on college debt is that it’s becoming an alarming issue for current students and recently graduated students as the debt collected is making it difficult for them to move on with their lives. The genre of Kachmar’s piece is an article and it is known because of her unbiased opinions and by the fact that she includes facts that are from reliable sources. Finally, the medium in which the author uses is a website, in this case USA Today and she likely chose this platform to not only reach local residents but to spread her article around the world.

Furthermore, a magazine article titled, “How Congress Can Ease Americans' $1.5 Trillion Student Debt.” published by Time Magazine and written by John Thune and Mark Warner is different compared to the news article. A magazine is different than a news article as typically in a magazine their is more liberty for an author to voice his/her personal opinion more rather than a newspaper as the purpose if primarily to inform and provide facts only. The authors of this magazine article are both senators, Thune senator of South Dakota and Warner being senator of Virginia, makes both of them a credible source as they have a respectable amount of work written as well as having experience in politics. The two senators clearly intended for this magazine article to be for an audience consisting of students currently in student debt and employers in the US as well. This is clearly shown on page 1, “That is why we introduced the bipartisan Employer Participation in Repayment Act. Employers can already contribute up to $5,250 each year tax free to help cover the education expenses of students who are working while taking classes.” This evidence exemplifies how the audience is students in debt or currently in debt or still enrolled in college as well as employers in the US because they intend to persuade this particular audience in order to rally support for the Employer Participation Repayment Act.

With the info previously stated, it is certain that the author's tone is persuasive as their purpose in writing this is to persuade their audience into showing support for an Act they are attempting to gather support so it can through Congress and get approved by the president. This is depicted on page 1, “This is an obvious benefit for graduates, but it would also give employers a new tool and benefit option that would help them attract and retain top-level talent. This is a win-win scenario for graduates, for businesses and for the American economy.” As shown, the authors use a persuasive tone with phrases such as “obvious benefits” and “win-win scenario” to essentially accomplish their purpose in writing this magazine article, to persuade employers in the US to help show support for this Act in order to get it pushed through Congress. Therefore, it is safe to say the author’s stance on the subject is that student debt is an alarming issue, but it does have a solution to it so long as the public is willing to do something about it. The genre of this particular piece is a magazine and it is known because of the pictures included as well as the variety of info ranging from the entertainment world to politics. The medium used by Thune and Warner for this magazine was online and in person as well, due to the fact that people subscribed to the magazine will receive a physical copy as well as having access to it online.

In continuation, an article written by Janet Lorin titled, “Opening the Door to More College Debt” is another article which touches on student debt. In this article, Lorin talks over how the government intends to make it easier for parents to take out loans for their children’s education by limiting the harshness on flawed credit scores. The author, Janet Lorin is a higher education reporter for ***Bloomberg News*** and is an experienced reporter making her a credible and reliable source when it comes to her published work. The author’s audience in this piece is students currently enrolled in college as well as the parents of those students because this is meant to inform them of new info that applies to them. This can be proven in page 1, “The government wants to make it easier for parents with flawed credit to take out loans to pay for their children's college education. Currently the U.S. Department of Education rejects Parent PLUS loan applicants with debt payment delinquencies of 90 days or more within the past five years. A proposal would cut the period under scrutiny to two years and allow for almost $2,100 in bad debt, according to a department document released in May.” The way Lorin structures this sentence can help see her intended audience because we see she mentions new info that applies to only a particular set of people which is the parents of students still in school who need loans for college. To add on, the author’s tone throughout the article is very formal as there is no opinions stated and only facts are provided throughout the text as clearly shown on page 2, “The rate for all schools rose to 5.1 percent for parents who deferred and began repaying in 2010, up from 2.6 percent in 2008. For-profit schools-which account for 13.7 percent of the total-had the highest default rate for Parent PLUS loans, at 13.3 percent, up from 6.3 percent during the same period. The rate at four-year public colleges was 3.1 percent, up from 1.9 percent, while at private, nonprofit four-year colleges it was 3.4 percent, up from 2 percent.” As demonstrated here the author uses formal language to present factual info in order to stay away from expressing her own personal opinion. Overall the author’s purpose in writing this article is to inform the particular intended audience of new info that has come to light in order to shine some awareness and provide some knowledge one might want to know before taking out loans. To sum it all up, the author’s stance seems to be that although the less restrictive credit score requirements might help parents take out loans for their kids, it needs to be thought out well before it is put into action as it may make the student debt crisis worse. The genre of this piece was a newspaper article and this can be defined as such because there are multiple articles displayed all over the page as well as subheadings. The medium which was used in this case was an in-person delivery and the author’s message is limited to exposure because only people who read Bloomberg News will read the article as it was not available online.

Consequently, Twitter has also been a place in which student debt has been talked about due to this new era in which social media has a big impact on society. In a tweet by Nathan Allen Pirtle he expresses his opinion and view of the student debt crisis in America. He tweets, “At the age of 18 they will let you commit to 200,000 in student loans but wont give you a 20,000 Business loan…. Think about that!” This tweet by Pirtle is clearly stated in an informal tone as it is expressed in a way in which he is just intending to spark a sense of awareness into people. Although Pirtle is the CEO of a digital marketing company, he is not a credible source due to the fact that he does not use any evidence to back up his statement and he has no general experience in the writing field. His purpose and audience is very evident as well, he intends to target the younger audience who is heading to college or attending college in order to fulfill his purpose of waking people up and inform them of how the business of loans works. Therefore, his stance is clear in which he clearly is biased towards student debt being an issue that needs a solution urgently, as the way students can be buried in 200k debt is unfair to them. The genre of Pirtle’s words was a social media post and the medium used was Twitter, a popular social media platform used by influencers to voice their opinions.

In conclusion, after a thorough analysis of all four documents, there were some similarities and some differences. A similarity almost all of the types of pieces shared except the social media post was the use of formal language. The scholarly article, newspaper, and magazine all shared that in common because each author of their respective writing presented the audience with facts in hopes of informing the audience of their purpose. Primarily, the article and newspaper shared the most common features as they showed the least bias when it came to the author’s word choice and the way their writing was delivered. On the other hand, the social media post, a tweet by Nathan Allen Pirtle was the most biased as Twitter is an app intended more for the use of expressing your thoughts/opinions on a specific subject. Conclusively, each author’s use of their own method of rhetorical elements helped develop their intentions for writing their pieces and although each author has their differences with one author in the way they deliver, it provides for a unique style of writing and delivering their message.

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