

The Final Round¹

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Connecticut Debate Association

Darien High School

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Resolved: Student loans should be limited to those students and amounts that are highly likely to be repaid in full.

A Note about the Notes

I've reproduced my flow chart for the Final Round at Darien High School augmented by what I remember from the debate. The notes are limited by how quickly I could write and how well I heard what was said. I'm sure the debaters will read them and exclaim, "That's not what I said!" I apologize for any errors, but I hope debaters will appreciate this insight: what a judge hears may not be what they said or what they wish they had said.

There are two versions of the notes. The one below is chronological, reproducing each speech in the order in which the arguments were made. It shows how the debate was actually presented. The second is formatted to look more like my written flow chart, with each contention running across the page as the teams argued back and forth. It's close to the way I actually take notes during the debate.

The Final Round

The Final Round was between the Ridgefield High School team of Chauhan Kunal and Amelia Hadar on the Affirmative and The Dalton School team of Hart Rappaport and Grant Gordon on the Negative. The debate was won by the Negative.

1) First Affirmative Constructive

- a) Introduction
- b) Statement of the Resolution
- c) Definitions
 - i) "Student Loan" (SL): Federal loans to graduate students
 - ii) "highly likely": approve loans based on credit scores of student and co-signer
- d) A1²: Using credit scores works in the private sector
 - i) High credit scores ensure repayment
 - (1) Co-signer provides second level of security for repayment
 - (2) Compared to one payer for large amounts today
 - ii) Private sector already does this
 - (1) Default rate 1.9% compared to 1 in 6 in the gov't program.
 - iii) We apply the same logic to Federal student loans

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² "A1" indicates the Affirmative first contention, "N2" the Negative second contention and so forth.

- (1) Best way to help Federal program
- e) A2: Plan will encourage fiscal responsibility in individuals
 - i) Student knows credit score is important
 - (1) Incentive to sound credit
 - ii) Grad schools have student undergraduate record of borrowing and spending
 - f) Potential Neg Argument: Plan will discriminate?
 - i) Plan evaluates credit score, not income or intended major
 - ii) Poor can still have a good credit score if they are financially responsible
 - g) Potential Neg Argument: Undergraduate vs graduate loans?
 - i) Plan ensures students can have a credit score
- 2) Cross-Ex of First Affirmative**
 - a) Won't the credit score of the student be similar to the co-signer? The co-signer need not be the parent, it could be the student's employer.
 - b) Employer will co-sign student loans? Highly likely. Some companies pay tuition.
 - c) Aren't these likely limited to students who are wealthy and have connections? Highly motivated students can find willing employers.
 - d) Why will they be more motivated? Because they want an education.
 - e) Don't gov't and private loans serve different purposes? Not with respect to student loans.
- 3) First Negative Constructive**
 - a) Intro
 - b) Resolution
 - c) We accept the Aff definitions
 - d) A1: Gov't role is different from private lenders
 - i) Gov't is there to help students; private lenders to make a profit
 - ii) Private lenders select students for profit potential
 - iii) Gov't should be investing in the future
 - (1) College graduates make \$1 million more over a lifetime
 - (2) This repays the investment many times over
 - iv) Gov't loans today make sense as investments in citizenry
 - e) N1: Plan will discriminate against certain groups
 - i) Wealthy more likely to find co-signers than the poor
 - ii) Wealthy more likely to have contacts to find employers willing to cosign than the poor
 - iii) Most college graduates don't have a credit score at graduation
 - (1) Few purchases
 - (2) This will harm the poor more than the rich
 - iv) Education is the #1 factor for social mobility
 - (1) Grad school increases income and increases social class
 - v) For all the reasons, Aff will harm the poor
 - f) N2: Existing student loan program still good even with defaults
 - i) What if the loan isn't repaid in full?
 - ii) Gov't receives a partial payment
 - iii) Graduate degree leads to higher income
 - iv) Higher incomes pay higher taxes
 - g) Aff disregards the value of social mobility

4) Cross-Ex of First Negative

- a) You say the wealthy, with higher credit scores, will get more loans? Yes
- b) Why would the wealthy need to borrow? There is a difference between the truly rich, who won't and the upper middle class who need to.
- c) Do class distinctions matter? Yes, upper, middle, lower
- d) Does income affect credit score? To some degree, plus it affects the availability of a co-signer.
- e) Does income determine the credit score? Not entirely, but they are related.
- f) Doesn't a gov't program need financial success? Not necessarily, e.g. health care isn't financially viable but serves a key purpose
- g) Are people happy with Federal health care? No, but that doesn't mean it's a bad program.
- h) Is the student loan program well-managed? It's essentially profitable, considering purpose
- i) Does it produce a positive return? Not directly, but in the future.

5) Second Affirmative Constructive

- a) Intro
- b) Neg agreed to our definitions
 - i) Credit scores are not necessarily related to income
 - ii) Plan looks at credit score of student and co-signer
 - iii) Therefore loans highly likely to be repaid
- c) A1: profit makes gov't programs more sustainable long-term
 - i) Private sector requires credit scores from student and co-signer
 - (1) That lowers the chance of default
 - ii) Gov't can't function if programs aren't successful
 - (1) To be widely available must be sustainable and lucrative
- d) A2: Graduate students have already made a big purchase, undergraduate education
 - i) Therefore they will have a credit score
- e) N1: Credit score isn't related to income
 - i) Credit score is related to financial responsibility
 - ii) Rich can be financially irresponsible
 - iii) Plan unlikely to discriminate against the poor
 - iv) If there is not discrimination, we won't reduce social mobility
- f) N2: Gov't funds aren't unlimited
 - i) Spending needs to be effective
 - ii) With a 40% default rate, pool for aid will shrink
 - (1) Fewer resources in the future
- g) Public vs Private Role
 - i) Both must be successful to be viable
 - ii) Aff not cutting graduate education, just prioritizing

6) Cross-Ex of Second Affirmative

- a) What is the purpose of gov't? To serve the people.
- b) Without profit? Gov't need resources.
- c) Can't the losses and gains be in different sectors, e.g. gains in taxes? Taxing others isn't sustainable. There are other needs.

- d) Doesn't showing it increases tax revenue solve the problem? No. The program must be independent.
- e) Every system must support itself? If some programs support others, ultimately it's unsustainable
- f) So gov't isn't sustainable? There is an impact on lawmakers who will want to cut the program.
- g) Is your plan an example? We are making the system more effective.
- h) Don't increase taxes make up loan losses later? If they yield a higher income they could.
- i) So taxes could match loans? People have other demands on their money.

7) Second Negative Constructive

- a) I will cover Aff then Neg and introduce a third contention
- b) A1: we should focus less on progress.
 - i) More focus on education/jobs/skills and increasing income
 - ii) Opportunity is more important than profit
 - iii) Costs can be balanced across programs: why cut loans?
- c) A2: how will restricting loans increase financial responsibility?
 - i) We will have the same students in the same situation, not more responsibility
- d) N1: Wealthy can support more loans
 - i) Strong correlation between wealth and credit score
 - ii) Therefore program will discriminate by wealth
 - iii) We know wealth is related to race and socio-economic status
 - iv) Therefore program will discriminate by race.
- e) N2: Poor credit score or poor undergraduates can still succeed in graduate school
 - i) Degrees lead to higher tax revenue
 - ii) Piketty has shown income inequality is bad
- f) N3: What happens if gov't loans aren't available to a student?
 - i) They turn to the private sector
 - ii) They pay more for the same education
 - iii) The analysis in N1 shows this worsens the wealth bias.

8) Cross-Ex of Second Negative

- a) What is the role of gov't? To level the playing field, increase equality, increase freedom
- b) Should we increase taxes to give student loans to a few? Maybe, maybe not.
- c) Do student loans increase taxes? Yes, given the effect on the wealth gap.
- d) Is there a return overall? Yes, positive for graduates and undergraduates.
- e) What is the default rate? 40%
- f) Does the gov't get its money back? They lose on some, but there is a balance.
- g) Overall, is the student loan program profitable or not? If you include jobs and taxes in the long term.
- h) How can you be sure the costs are justified? More education lowers the wealth gap, better for society.
- i) Statistics? Piketty

9) First Negative Rebuttal

- a) A1: Aff just wants to make money
 - i) Neg believes gov't should help citizens, not make money

- (1) E.g., healthcare isn't profitable, benefit not measurable in \$s
- ii) Following Aff we would dump Medicare and Medicaid
- b) A2: How can someone be financially responsible if they have no money?
 - i) Same gov't vs private, safety vs profit.
- c) N1: Credit score is highly correlated to income
 - i) Wealth makes it easier to handle problems like illness
 - ii) Wealth historically tied to race
 - (1) So credit score will be related to race
 - iii) Therefor Aff's "highly likely" harms the disadvantaged
 - (1) Social mobility depends on education
 - (2) Why condemn a student for an early financial mistake

10) First Affirmative Rebuttal

- a) The current loans system 1 in 6 are in default, 40% are not paying.
 - i) Income inequality hasn't narrowed
 - ii) The system isn't profitable, but we have higher debt and default
 - iii) Neg argument depends on forecast of intangible value of graduate degree
- b) Aff sees a need for graduate education
 - i) We don't need to lend to everyone to do this
 - ii) Gov't role is to serve the people, but not to be wasteful
 - iii) Large defaults and losses not in our best interest
 - iv) Aff balances good education with good financing
- c) Neg assumes an ideal world, where loans increase income
 - i) This isn't happening

11) Second Negative Rebuttal

- a) Neg then Aff
- b) N1: Plan has a wealth and race bias
 - i) Wealth and credit scores are related, whether student or co-signer
- c) N2: Neg doesn't need to raise taxes
 - (1) Loans increase tax revenue by their effect on future income
- d) N3: No response by Aff on idea that plan forces students to the private sector for funding
- e) A1: Stats quoted by Aff are not net profits, just default rate
 - i) Payback comes in the future as a more robust economy generates more tax revenue
- f) Who are the loans for?
 - i) Credit scores are not relevant to success in graduate school
 - ii) If graduate school isn't useful, why have it at all?
 - iii) Neg believes education has a high value, so vote Neg.

12) Second Affirmative Rebuttal

- a) What is the role of gov't? We both agree it is to serve.
- b) Aff believes responsible lending leads to repayment
 - i) Student loans need to be sustainable to benefit the most in the long run
- c) N1: Argument on credit score correlation is a stretch
 - i) Wealth, income, race
 - ii) A sustainable program can be expanded
 - iii) We need to consider risk

- iv) We had a disaster in mortgages when we didn't
- d) N3: Shows an incentive to go to school and make payments
 - i) Turning to the private sector for loans not a bad thing
 - ii) Students likely to consider gov't loans too.
- e) A1: Credit scores and co-signers work in the private sector
 - i) Profit matters, the health care system isn't entirely satisfactory
 - ii) Student loans are the same.