

## The Student PIRGs' Student Debt Alert Campaign

### **Preparation for the Task Force:**

- Pass around a sign up sheet with space for names, titles, affiliations, phone numbers, and email.
- Complete the Campus Profile and make copies for the full task force to meet.
- Try to get representatives from the **financial aid office**, the career center, and possibly admissions, **recent graduates** with loans, community members, and maybe even parents to join the Task Force. Having people from campus administration and the community will give your work extra credibility, but students and graduates are the most important participants.
- Appoint a good record-keeper or secretary so that the discussion leader isn't also responsible for note-taking.
- Make sure you have butcher block paper and markers
- Write up the results of the first meeting in a format that can be distributed at the start of the second meeting.

### **Simplified Agenda:**

- Review the agenda. The goal of the agenda is to get the group to choose a set of recommendations that will be sent on behalf of the campus to the Commission. Here is the simplified agenda to keep in mind:
  - I. Introductions
  - II. Review the campus profile. Point out the one or two biggest problems.
  - III. Discuss what works and what doesn't in terms of student lending and debt at your campus
  - IV. Come up with some solutions in response to what doesn't work.
  - V. Vote on top problems.
  - VI. Come up with three recommendations or less to address the problems.

### **Detailed Agenda for the Task Force meeting – for the facilitator:**

#### **I. Introductions (15 mins)**

Introduce why we are here (because loans and debt are important issues that aren't getting the attention they deserve), what is our purpose (to get these important issues onto the agenda of the Commission, which has no student members), and what will we do (general goals as well as agenda).

Go around the table, let people introduce themselves, and say why they are here, why they see this as an important issue, how it affects them or people they know.

#### **II. Student debt at our campus. Pass out the campus profile (15 mins)** Briefly highlight the more interesting findings.

- Note connections or differences between the types of students who are borrowers and the school population in general, or the state population in general – share the most notable findings from the campus profile
- Note any other interesting piece of information from the data
- Review some basic principles and data issues, such as the fact that
  - most schools only know (or report) the incomes of students who apply for financial aid as opposed to having income data for the entire student body
  - the differences between private and federal loans
    - Federal loans are disbursed through the federal government
    - Private loans are regular loan arrangements between the consumer and the bank
  - point out places in the profile where data is scarce but would be useful
- Give people time to read it

### **III. Discussion: how does student debt affect our campus? (60 mins)**

**A. Start first to figure out what works and what doesn't, and where there are needs and opportunities for improvement. Put up two pieces of butcher block.**

- What is working well on our campus now? Are there successful campus or state-level programs that could work on a broader scale?
- What is not working well? What problems do our students face that could be addressed through federal policy changes?

**B. To help the conversation along, pose question after question. Be prepared to go back to the campus profile as each question is discussed:**

- How do loans help our students? Do they help some students more than others?
- How do they hurt our students? Do they hurt some students more than others?
- What is the impact of loans and debt on low-income students? Is it different than for middle- and high-income students?
- Are smart, college-eligible people not going to college because they want to avoid debt? How does assuming that students will have to take out loans affect who ends up going to college?
- What are some reasons why someone might have trouble repaying their loans?
- What happens if you can't pay your loans back?
- Do students really consider the consequences of loans while they're in school?
- Are there people who shouldn't have to borrow for school at all?
- Are there situations where people shouldn't have to pay back all (or part) of their loans?

**C. Possible answers to be put up on the butcher block include:**

- For many students, loans are the only way they can afford college.
- Most students in school don't understand what it will be like to have to pay back their loans. They may make choices they'll regret later on.
- Loans allow students to work less and focus more on school.
- Sometimes students borrow too little or not at all, because they are afraid of not being able to repay their debts.
- Low-income students rely more heavily on loans, and have less of a safety net to fall back on if they have trouble making payments.
- Many students borrow for college to follow their dreams, and then find that their debt keeps them from taking the jobs they dreamed of, like teaching.
- If something happens that keeps you from repaying your loans, it can make life very difficult. Defaulting ruins your credit rating and makes it hard to buy a home, a car, or even find a job. Even if you declare bankruptcy, you still have to pay off your student loans, and interest can pile up to cost more than you actually borrowed.

### **IV. Voting. (15 minutes)**

**A. Prepare to vote.** Take a look at the "what doesn't work" butcher block. Point out that the problems can be classified into three categories:

1. **Pre-College/Awareness:** The amount and types of aid available have a major impact on access to college, and which students go to which types of schools. Goals in this phase include expanding access to college, helping students attend the school that is best suited to their needs and abilities, instilling a sense of opportunity and possibility. Remember that financial aid programs are only as effective as public awareness and understanding of them.

2. **During College:** While student loan borrowers are easiest to find and talk to while they are in school, many students don't fully realize the risks and consequences of borrowing until they begin repaying, so they may not be motivated to make choices or learn skills that could help them limit their debt. What do you think? Think about using loans to increase retention and graduation rates, help students make wise choices so they don't borrow too much or too little, and to help them get the most out of their educational experience.
3. **After College/Repayment:** This is also when the risks associated with student debt can become realities. Think about ways to ensure that students have a fair chance to repay their debts, and what options borrowers who have trouble repaying should have..

**B. Vote on three problems** for which the task force will recommend solutions. Everyone gets three votes.

#### **V. Identify solutions. (30 minutes)**

**A. Use the policy primer to choose solutions, one by one.** Remember: new ideas outside of the current system are also welcome. Write them up on butcher block.

**B. Narrow it down to three recommendations or less.** Why so few? The Commission is hearing from lots of people on lots of issues, and they'll just glaze over a laundry list. The more specific you can be, and the shorter your list, the better chance you have of making your voice heard. Carefully think through one, two, or three recommendations.

To help narrow down your recommendations, you might ask the following questions about each one:

- Who will benefit? Will it help a lots of different people, or only a certain segment or demographic?
- Would more people, or less be helped than in the current situation?
- Would this recommendation simplify the system, or make it more complicated?
- What are the negative effects and potential costs of this recommendation? Is anyone hurt by it?
- How might this recommendation be criticized? Would there be likely political or public opposition?

Note: Don't rule out any recommendations because of answers to these questions, just use them as a tool to help narrow down your options.

**C. Wrap up.** Once you have agreed upon a few recommendations for the commission, you should have everything you need to complete your report! Thank your task force, invite them all to contribute to the report, and be sure and share the final product with everyone.

#### **WRITING UP THE RECOMMENDATIONS**

The final draft of your task force recommendations should consist of:

1) a letter from the PIRG chapter or the student government on letterhead should cover the following information:

- A) details what is enclosed and thanks the commission for their work to make college more affordable.
- B) lists out those who attended and conferred on the project by name and title and email address in the cover letter so that the Commission staff may follow up.
- C) signed by the student government president and/or PIRG chapter representative and faculty or administrator most actively involved.

2) a copy of the campus profile. The full name of the college, the date that the profile was conducted, and the content of the questions and answers should be included in the final documentation.

3) the recommendations. The top three recommendations and the top three solutions should be written up in a second document. Include the full name of the college and the date of the task force meeting in the final document.