

NSDA (Nov-Dec 2023): The United States federal government should forgive all federal student loan debt.

To maximize these rebuttals:

- **Cite evidence** to back up claims— purely-analytical rebuttals won't always be enough to convince a judge.
- Flow well and adapt your responses to your **opponents' specific arguments**.
- Adapt these rebuttals **for your specific case**, so you don't end up contradicting your case or your other rebuttals by *just* reading them.
- **Make sure you understand these rebuttals before you use them**. Just reading these during a round, without understanding them, is useless and perhaps counterproductive (e.g. saying both 'X is nonunique' and 'X isn't true').
- Supplement these rebuttals with other arguments you hear from teammates, during rounds or elsewhere. It goes without saying that ChatGPT is a great teammate in developing rebuttals.
- These rebuttals are all just thoughts that popped into my head. Please prepare better rebuttals for your specific case/circuit/tourney.

Neg Rebuttals (to Aff arguments)

1. College Good: *Going to college will improve peoples' lives.*

- a. **Debt:** The average student graduates with \$30,000+ in student loans. Those loans make your life better, not worse—that's the main idea behind forgiving the loans. If college actually improved peoples' lives, we wouldn't be debating it today.
- b. **ROI:** While college may be a good investment for some people getting Professional degrees like Nursing or Engineering, it's definitely not for most:

"...the median debt held by new graduates is relatively similar across each featured major—despite the fact that the median first-year earnings for each major varies significantly." (Barnard 19)
- c. **Turn:** For many people, college makes their life worse by saddling them with extreme debt.

This holds doubly-true for poor students:

"It's a cruel irony that a college degree is worth less to people who most need a boost: those born poor...College graduates born poor earned on average only slightly more than did high school graduates born middle class." (Shell 18)

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2. **Defaults:** *A great number of people—especially those from low-income backgrounds—default on their loans—this ruins their credit and their future financial prospects.*
 - a. Consequences: This argument is just a description of how loans work—if you can't pay back your loans, lenders won't trust you to borrow more money—how else could it possibly work? Sensible fixes to this solution may be to reduce college cost or encourage poor people not to go to college (it's a bad investment for them: **Shell 18**)—both non-topical policies.
 - b. Non-Unique: This applies to any form of debt—poor people obviously have a harder time paying for car loans, credit card loans, or mortgages—it should come as no surprise that poor people don't have much money. If the government should forgive all student debt loan, the same argument should apply to all loans.
3. **Disadvantaged Groups:** *Disadvantaged groups like Disabled graduates have a harder time repaying their loans—this leads to long-term stress, health issues, and lack of social mobility. Aff solves.*
 - a. No Disability Disadvantage: Disabled college graduates may be disadvantaged *relatively* to non-disabled college graduates, but may not be disadvantaged when compared to the average American, who doesn't hold a college degree. This blanket forgiveness would therefore still be helping advantaged groups—degree-holders—more than disadvantaged, or even 'average', Americans.
 - b. Targeting: There *are* some groups who need more help with their loans—but this is an argument for targeted aid, not blanket aid to everyone.
4. **Debts:** *Forgiving student loans will help borrowers to pay back other debts.*
 - a. No solvency: During the Covid-19 era interest & repayment freeze, most borrowers got into even more personal debt.

Dinerstein et al., 5/23, professors at University of Chicago, say:

“we find that the student debt payment moratorium led to higher levels of overall leverage...through the accumulation of other types of household debt. By the end of the sample period, student debt borrowers have about 5% more household debt...temporary student debt relief leads to higher overall household debt levels and larger future debt burdens.”

5. **Economy:** *Forgiving student loans will help to boost the economy.*

- a. Cost: This plan would cost around \$1.6 trillion – money that the government would have otherwise received, and therefore that will cost the taxpayers—including those who didn't go to college—about \$1.6 trillion.

Jacobsen 7/22, an Economics professor at Ottawa University, explains in a discussion of interest repayment pauses:

“...when the government spends money or borrows money, it must ultimately come from the taxes it collects... if the government decides to spend the same amount it budgeted to spend ...and it receives less money...it must take more money from present or future taxpayers. Alternatively, even if the government decided to spend less money to offset the lack of interest received... taxpayers would still be worse off because they'd be paying the same taxes for less government services provided. In either case, taxpayers are left holding the bag.”

- b. Non-unique: Many things would boost the economy—jobs programs, infrastructure investments— but forgiving student loans is hardly the most efficient way to do it.

For example, **Fullwiler et al. 18** says that the Aff plan will generate \$1 trillion over 10 years. However, given that the plan will cost at least the \$1.6 trillion owed, we'll still see a net economic loss.

6. **Families:** *Many Americans with student loans have put off getting married or having a baby because of student loan debt.*

- a. Non-unique: This is an unfortunate side effect of having too much debt, but is entirely non-unique—presumably, Americans with high levels of credit card or car debt might put off life events for the same reason.
- b. Turn—families bad: Our global population is at a higher level than it's ever been in history, and the numbers continue to climb. The Earth's human population is beyond unsustainable for our ecosystem, and more people will only contribute to the problem.

7. **Gender Gap:** *Women hold the majority of student loans, in large part due to the gender gap.*

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- a. Numbers: About 60% of college students are women, so it makes sense that they'd have more debt.
- b. No Sexism: Men choose harder jobs and work longer hours than women, and are more motivated by the incentives that lead to higher-paying jobs: money and power. The gender pay gap is the result of sex differences in personality, not in rampant sexism. US taxpayers, both men and women, shouldn't be penalized for this simple fact of nature.

8. Progressive: *Student loan forgiveness is progressive, and will help poor graduates more than rich ones.*

- a. Turn—Vote-garnering: Loan-forgiveness programs are thinly-veiled vote-buying programs that aim to help the middle class—the group that typically votes:

Young 22:

“The stated goal of most income redistribution, whether through private charities or government, is to help the poor. In practice, many government-run relief programs mostly benefit the middle class and up, because that’s where the voters are... loan forgiveness likely has more to do with politics than poverty.”

- b. Turn—Regression—student loan forgiveness helps those with degrees—and that tends to be wealthier people.

Looney 23:

“the beneficiaries of student loan forgiveness would be higher income, better educated, and whiter than beneficiaries of other transfer programs.”

9. Racial Equity: *Loan forgiveness will have an outsized benefit for Black Americans and other racial minorities.*

- a. Small benefit: Less than 23% of Black adults have a college degree—about 10% less than the national average of 32.9%. That means that 77% of Black Americans wouldn't be helped.

Instead, it would help White Americans, 42% of whom have degrees, and Asian Americans (who outperform all other races on many metrics), 54% of whom have degrees.

- b. Racism: Even if it were possible to *only* pay back student loans for Racial Minorities, this would be blatant racism, and therefore not a standard we should praise—we shouldn't treat people differently based on their skin color.

Aff Rebuttals (to Neg arguments)

1. **College Bad:** *College is a poor investment for many people, saddling them with debt rather than improving their lives.*

a. Economics: Having a college degree increases lifetime earnings by \$1 million (**Orrell 23**). One mechanism is by providing a skill base that graduates can grow upon:

“college graduates lean toward professional occupations that require higher levels of ongoing adaptation within the work environment as job demands increase. In other words, those starting with higher levels of experience and education tend to gain new skills faster, and the market rewards that learning through higher wages.”

b. Life Outcomes: A college degree leads to higher wages, lower unemployment, greater lifetime earnings, and more.

Nadworny 22 says that in addition to higher wages:

“a host of other benefits have been linked with higher education, including an increased likelihood of civic participation, lower infant mortality rates, better maternal health and a decreased likelihood of being unhoused or experiencing food insecurity, among other things.”

2. **Cost:** *Forgiving all student loan debt will cost about \$1.6 trillion, exceeding the cumulative spending on many anti-poverty programs.*

a. No cost: The money used to “forgive” student loans never really existed—it’s part of the overall money supply—it wasn’t “given” by anyone, and in forgiveness, it won’t “cost” anything.

b. Economic Benefits Outweigh: Benefits to GDP Growth, Unemployment and Job Growth are huge—and the inflationary effects are “insignificant”.

Fullwiler et al. 18—a team of 3 Economics professors—say that:

“Over the 10-year forecast, the policy generates between \$861 billion and \$1,083 billion in real GDP...”

Eliminating student debt reduces the average unemployment rate...

Peak job creation in the first few years following the elimination of student loan debt adds roughly 1.2 million to 1.5 million new jobs per year...”

3. **Graduate Students:** *About half of student debt is held by graduate students—these include doctors, lawyers, and MBAs, and almost universally make far more money than average.*
 - a. No Extra Benefit: Those with advanced degrees make more money, *in general*, but they’re also saddled with far more student debt, as graduate schools in the US have no legal cap for tuition charges—for example, the average student debt for PhD students is an impossibly-high \$125,000—despite a small pay boost, their debt is wildly higher in pure numbers.
 - b. Turn—doctors: There’s a physician shortage in the US, for Primary Care doctors as well as Specialty doctors. We should be incentivizing more Americans to pursue medicine, and forgiving student debt may be a great start.
4. **Price Inflation:** *Student loan forgiveness will greatly increase the price of colleges, as students no longer have no shop around, and colleges no longer have to offer competitive tuition rates.*
 - a. One-time: The proposed policy is a one-off payment—not a periodic forgiveness. Although there may be some marginal changes, we have no evidence that the policy will lead make customers less price-conscious or create bad-faith college administrations that raise tuitions to take advantage of students.
5. **Status Quo:** *Existing plans like SAVE already address the most-in-need students—blanket forgiveness would disturb the more conservative and more targeted plans in the status quo.*
 - a. Tenuous Solutions: Covid-era interest repayment pauses have been stopped; Biden’s initial loan forgiveness program was shot down in Biden v Nebraska, and the latest SAVE plan has also been called into legal question—we don’t have a permanent, law-based solution to the student debt crisis—but Aff would provide just such a solution.
 - b. More Need: Indeed, plans exist to help poor students—but the middle class is also struggling with inflation, rising costs of goods and services, soaring home prices, and a stagnant job market—and that’s *on top* of student loan debt. Blanket forgiveness will lead to enormous quality-of-life benefits for borrowers and economic benefits to the country *on top* of existing programs.

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6. **Moral Hazard:** *Forgiving student loans will encourage the same students, as well as future students, to take out even more loans in the future.*
 - a. Turn – college good: In theory, the plan *will* encourage more students to go to school and pursue higher education—given the wide benefits to a college education, we could certainly hope for more people to go to college (**Nadworny 22**).

7. **Regression:** *This plan is regressive, helping wealthy and well-educated Americans more than poor and disadvantaged Americans.*
 - a. Progressive: The plan helps poor students more than rich students, as rich students rarely have to take out loans for college.

 - b. Debt-to-Income: a better metric to judge the plan by, instead of absolute numbers, is relative numbers—how much debt does a person have compared to how much they make? When looking at this metric, every possible debt-forgiveness plan is progressive:

Eaton et al. 21, professors of sociology at schools like the University of California system and Princeton, say:

“The largest share of debt cancellation dollars goes to people with the least wealth, which addresses...the racial wealth gap. Debt cancellation leads to the highest reductions in the debt-to-income ratio for people with the lowest incomes. As household income increases, the reduction in the debt-to-income ratio decreases...”

8. **Unfair:** *Student debt forgiveness is unfair to those who have paid off their debts already, those who chose less-premium school options, and especially those who didn’t go to college at all.*
 - a. Policy Relevance: ‘Fairness’ isn’t a great metric for a policy change, but rather how it will improve lives and the Nation—in this way, student loan forgiveness is an huge win, leading to more financial freedom for investment and savings (**Grinstein-Weiss et al. 21**), better life outcomes like starting families (**Gawuga 23**), and great Economic benefits like lowering unemployment and boosting GDP (**Fullwiler et al. 18**).

 - b. Non-unique: Almost nothing in life, or in college, is fair – many college students sign financial papers that they’re ill-informed about, pursue low-value majors with little understanding of the consequences, graduate into highly-competitive job markets where underemployment is common—many of these people may have been better-off not going to college at all.