

Principles of Debate Preparation (November 2023)

Topic: Student Loan Forgiveness

THREE DEBATE BURDENS

1. **Burden of Proof**
“Those who assert must prove.”
2. **Burden of Refutation**
“Silence is admission.”
“By not refuting, you are agreeing.”
3. **Burden of Rejoinder**
“Answer the answer!”
“Repeating is not rejoinder.”

WRITING EVIDENCE (Burden of Proof!)

The evidence we create are the building blocks for everything we do in debate. We are expecting to have proof to back up everything we say. That proof must be organized to help people understand (and believe) what we are saying. Using a search engine, we search for evidence, and find any facts that seem to be useful. We copy the entire paragraph into our notes, and we underline the useful facts. We then paraphrase the information and put it into an evidence outline.

Evidence Outline (TSFC):

Tagline: 3-5 words (as a heading) that describe the fact.

Source (+Link): According to... [Author*], Publication & Date.

*We only mention the author when the author (or their organization) is prestigious.

Fact: It states... [Debate Topic] + [What it does (Paraphrase)] + [How/Why (Because...)].

Consequence (Opinion): This means... [Debate Topic] + [Impact**]

**We try to make the impact numeric (generalized) so the impacts can later be compared.

Taken from the Original Article (& Underlined):

Eventually I got in touch with the Department of Education, and after going back and forth with them for a while, they offered to pull the data for me. The grand total: \$70.3 billion. To be specific, that's how much the government collected on its loan portfolio in financial year 2019, the last full year before payments were paused due to the pandemic. It covers only payments on loans that are owned and managed by the government, which currently total about \$1.4 trillion, according to the Department of Education's latest portfolio summary. It doesn't count payments on the \$160 billion worth of outstanding loans that are government backed but owned by private lenders, which were made under the old federal student loan program that was discontinued after 2010. Nor does it cover private debt. So, what do we make of the \$70.3 billion figure? One striking thing I noticed is that about 32 percent of the total, or \$22.4 billion, consisted of interest payments. At first glance, that seems high, and you can pretty easily imagine it becoming a talking point for anyone who'd like to cut student loan interest rates.

-- An Extremely Important Statistic About Student Debt That Has Never Been Published, Jordan Weissmann, Senior Editor, Slate Magazine, March 24, 2021 [[Link](#)].

For Example...

CON: Government Income Severely Reduced (by approximately \$70B/yr.)

S: According to... Slate Magazine, March 24, 2021.

<https://slate.com/business/2021/03/student-loan-total-annual-government-payments.html>

F: It states... each year the government collects around 70 billion dollars from student loan repayments of which 20 billion dollars is the interest.

C: This means... forgiving student loan debt will cause millions of people to suffer due to the loss of income collected by the government, which includes education funding and social programs.