Touchstone 1.2

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## Research Question

How does college debt affect the future life choices of students?

## Working Thesis Statement

Apart from determining which dreams to pursue, college debt affects more than the financial independence and the standard of living for many students.

## Detailed Outline

1. Working Thesis in Introduction: Apart from determining which dreams to pursue, college debt affects more than the financial independence and the standard of living for many students.
2. A catchy introduction with a personal story or an observation which was the motivation to take this position on the argumentative prompt.
3. Set in motion two concerns: Financial and personal

Reference:

Zhang, L. (2013). Effects of college educational debt on graduate school attendance and early career and lifestyle choices. *Education Economics*, *21*(2), 154-175.

1. A profound impact on many areas of life
2. Financial issues
3. Inability to buy a house at the start of career
4. Does the student loan debt go away easily?

Reference:

Johnson, C. L., O’Neill, B., Worthy, S. L., Lown, J. M., & Bowen, C. F. (2016). What are student loan borrowers thinking? Insights from focus groups on college selection and student loan decision making. *Journal of Financial Counseling and Planning*, *27*(2), 184-198.

1. Personal issues: Self-esteem, peer-pressure, financial exclusiveness
2. Possible disqualifications while applying for different jobs

Reference:

Webber, D. A. (2016). Are college costs worth it? How ability, major, and debt affect the returns to schooling. *Economics of Education Review*, *53*, 296-310.

1. A potential lower credit score
2. Counter-argument: What might be the opposing stance?
3. It can prepare students to strive for a better-paying job.
4. Student loan debt can let students have a different experience and makes them live away from home which in many cases has far better outcomes
5. It does not stop them from going to college.
6. Academic rewards can always come in handy.

Reference:

Marx, B. M., & Turner, L. J. (2019). The benefits of borrowing: Evidence on Student Loan Debt and Community College Attainment. *Education Next*, *19*(1), 70-77.

1. Conclusion: The holistic picture

Student loan debt may have some benefits for the student community in the long-run but evidence supports the claim that carrying a student debt profoundly impacts many aspects of an individual’s life.

## Reflection questions

### What was the most challenging aspect of the process for you?

The most challenging aspect of the process for me was to find a credible and authentic counter-argument for my working thesis statement. The biggest reason behind this was that I had conducted an extensive research on my own position about the research question. Elaborate readings on accounts of individual lives getting disturbed due to student loans and personal stories really created a bias in my mind and it felt difficult to wrap my head around the opposite stance.

### The working thesis statement is a proposed answer to your research question. Analyze the effectiveness of your working thesis statement.

My working thesis statement is a depiction of my well-researched position on the argument. It can also be described as a holistic and comprehensive image of the adversities an individual goes through in his or her adult life while carrying the student loan debt. I tried to incorporate all the necessary elements in my working thesis statement and also gave a hint that students might also have to worry about various things in their future life. If I only talked about the financial aspect, my essay may be unable to leave a lasting impression on the reader.

### Review your detailed outline and summarize the argument that you have presented.

After I introduce the readers with my working thesis statement, I start with a catchy and interesting introduction. I then move to instigating specific concerns or adverse effects associated with student loan debt. I also include some problems regarding the personality, self-esteem, and job prospects of an individual who has to carry student loan debts in his practical life. As argumentative papers should always go for an element for controversy, because someone can always disprove or counter-argue with whatever one might have said, I have also added the opposing stance on this prompt briefly. The counter-argument also delineates a few pros of student loan debt as opposed to the disadvantages I tend to present in my essay. After explaining them, I will also try to subdue these arguments in my detailed essay. This way, I will effectively support my main argument that student loan debts have an adverse effect on the future life choices of students.

### You will use the same topic on three of the remaining Touchstones in this course. What kind of feedback would be helpful for you? What are specific questions you might have as you go deeper into the research process?

I would really life if I get an honest feedback on the statistical evidence I use to strengthen my argument. In due process, I will also appreciate if some honest account of an individual supporting the counter-argument can assist me in seeing the opposite picture as well. The other thing that I would really like to work on would be structuring of the paper. I have tried to abide by the APA formatting guidelines but the paragraphs in an argumentative paper require special attention.

References

Last Name, F. M. (Year). Article Title. *Journal Title*, Pages From - To.

Last Name, F. M. (Year). *Book Title.* City Name: Publisher Name.