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Works Cited

Abrams, Natalia, et al. "Student Debt Crisis." *studentdebtcrisis.org*, studentdebtcrisis.org/.

Accessed 18 July 2021.

The authors of the *Student Debt Crisis Organization* are composed of a variety of individuals. The team consists of Natalia Abrams (Executive Director), Cody Hounanian (Program Director), Sabrina Calazans (Outreach Coordinator), and Samantha Morgan (Organizing Associate). There are also several Economic Justice Fellows that include Samantha Coulter, Ryan McMullen, and Brenden Rooks. While the primary author is Natalia Abrams, she attended the University of California, Los Angeles, and earned a Bachelor of Arts in Gender Studies and Media. Besides, her background information mentions that she has made a presence in many news outlets. She advocates for causes such as access to higher-level education and student loan debt reform. Abrams is qualified to write as she "has often been cited as a subject matter expert discussing the economic injustices facing students and borrowers in the New York Times, Los Angeles Times, NPR, Politico, Reuters, the AP, and elsewhere" (*Student Debt Crisis*). This non-profit organization has intentions to emphasize the tragedies of postsecondary education loan policies and student debt reform. Besides, the website has the purpose of educating individuals on a national stance. *Student Debt Crisis* has ambitions to connect on a deeper level with its audience, which gets reflected by giving the option for the

general public to share their own stories. Therefore, several aspects of this website consist of a mission statement, updates from countless sources, personal stories, and even student loan tools. In addition, there is a slight indication of bias as the objectives of this organization are one-sided. For example, student debt gets viewed negatively even though the information is based on facts. And as a result, there are numerous stories from the public speaking out about how student debt is a significant issue. The data gets acquired from other existing resources, but the authors do not reveal how they receive information. The article gets drawn from a mixture of the authors' experience, research, and a tab with personal experience and opinion. Overall, the author concludes that there are solutions to solving the student debt crisis. It is implied by incorporating affirmative mottos and giving examples to contribute, such as contacting legislators and joining the newsletter. These conclusions are established from statistical data and stay in sync with the initial purpose. This article will be critical for me when I gather research since the work of the *Student Debt Crisis Organization* is consistent with staying up to date. They adjust to the current circumstances to provide the general public with what is needed. There are also bountiful illustrations and images on every page of the website that can be considered significant attachments. Each aspect of the website delivers valuable and educational information that will be an excellent resource for me to utilize in my research about student debt for the less fortunate.

Dowd, Alicia C. "Dynamic Interactions and Intersubjectivity: Challenges to Causal Modeling in Studies of College Student Debt." *Review of Educational Research*, vol. 78, no. 2, 2008, pp. 232–259. JSTOR, www.jstor.org/stable/40071128. Accessed 18 July 2021.

Alicia C. Dowd is a co-director for Rossier's Center for Urban Education and a professor of Education and Director of the Center for the Study of Higher Education for Pennsylvania State University. Dowd has participated in numerous research works as this article is associated with the University of Southern California. With a generous amount of higher education background, she has qualified to write this document in addition to many others. The sole purpose of her work is to evaluate studies of socio-psychological perspectives caused by college student debt. It gets mentioned on the introductory page of her research. As Alicia Dowd utilizes a handful of advanced diction, individuals can infer that she is writing to scholars and maybe those of the general public who can relate to the issue of student loans and debt. Indicated by the facts, there are no assumptions or biases established in the article. Dowd's method was to examine a workload of sources to develop an article strictly based on library research, professional experiments, and observations. Besides, she states and emphasizes how student debt often limits individuals' dreams to follow post-secondary education ambitions. This conclusion gets justified by the research given by colleagues and additional credible sources. When this work gets compared to others cited, it immediately stands out since it is a resource more focused on scientific data. The arguments created are essential since they correlate to the current educational debt issues students portray. Although it got published in 2008, the article shows how there has not been much progress to improve the student debt crisis. The significant attachments consist of the research article having approximately seven pages of references! Every part of the bibliography is valuable as there are many components to this social issue. Having these additional contributions enhances the

purpose of the research. Referencing this will permit me to establish a well-rounded, precise argument and overall essay.

Hess, Abigail Johnson. "What's Still Up For Debate When It Comes to Student Debt

Forgiveness." *CNBC Make It*, CNBC, 6 Apr. 2021,

www.cnbc.com/2021/04/06/what-the-student-debt-forgiveness-debate-is-about.html.

Accessed 18 July 2021.

The author of *What's Still Up For Debate When It Comes to Student Debt Forgiveness* is

Abigail Johnson Hess. She is best known for being a reporter for *CNBC Make It*, while

her profession is Journalism. Hess meets the qualifications to write this particular news

article as her education consists of bachelor's degrees in Media Arts and Sciences and

Political Science. She wrote this article intending to educate the audience and readers

about the most recent updates of whether or not President Joe Biden and his

administration will initiate programs to forgive student debt. The author is writing to

inform the general public, particularly those with debt and others who may not be aware

of the facts concerning the student debt crisis. Abigail Hess presents the information with

a lot of backed-up textual evidence from other unnamed sources. The general objective of

the article is to spread awareness about if American student loans can be forgiven based

on factual statements rather than having bias. But it is important to note that *CNBC* is an

organization on the left-center bias spectrum, which means that it is more typical for the

work to satisfy liberal views. Since Hess is a multimedia reporter, she utilized her

resources to complete interviews with credible figures and did personal research on the

ongoing circumstances. Besides, the writer concludes that there is a significant amount of

support to do at least the bare minimum to forgive student debt. These conclusions are

implied by referring to data and phrases given by those who participate in her report. It is vital to be aware that the article appears to be influenced and favor government statements. Although, the diverse subheadings recognize the balanced perspectives. This resource is also a very recent work since it got released on April 6, 2021. The timestamp of the written news article reflects on the information contained since it maintains a current status with government affiliations. Lastly, the most significant attachment in *What's Still Up For Debate When It Comes to Student Debt Forgiveness* is the video presentation. While the short film is about seven minutes, it allows the general public to evaluate their circumstances. The video holds value as it questions if the United States Government can forgive any college loan debt. Out of all the cited resources, this resource will be the foundation of my second perspective. Even though it will likely not oppose my claims, it will provide a different view on how the American debt is an extreme amount of money to eliminate for all individuals.

Kirsch, Daniel. "Sold My Soul for a Student Loan: Higher Education and the Political Economy of the Future." *Praeger*. 2019. Accessed 18 July 2021

Daniel T. Kirsch is the author of *Sold My Soul for a Student Loan: Higher Education and the Political Economy of the Future*. Before settling with the idea to pursue and further evaluate student debt, Kirsch had aspired to major in political activism and advocacy. Although, he struggled with significant debt himself. Financial and personal decisions caused him to possess six figures of debt throughout his twenties. He meets the qualifications to write this book since it analyzes his and others' personal experiences with student debt. As he receives assistance from colleagues and universities, he also develops research for his book. The particular message Kirsch wants to imply is how the

problem with student loans affects more than just individuals. In addition, it restricts the full potential and ideals of American democracy. The author also intends to highlight the economic disparities student debt causes for a bountiful number of people. While Kirsch writes this document with several varying topics, he makes sure that his information can become a resource that allows others to view student debt with new approaches. His audience primarily consists of academic figures such as college graduates but is also open for the general public to read. With many notable authors and editors, Kirsch can establish a book with limited bias. But there are times where the document sways toward the rationale that there must be a solution to student debt to improve the quality of social and economic life in the United States. Besides, to obtain data, Kirsch has access to libraries and manages to consult with exceptional writers. This book is perhaps the most insightful source based on the four references I selected for my Research Essay. It is also the most up-to-date, which is beneficial when I want to elaborate on the historical roots of student debt in my work. In addition, I plan to utilize Daniel Kirsch's work to acquire enough research to support additional statements that student debt affects all groups of individuals, not just those with less financial stability.