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Lesson Title:

# The Road to Student Loan Debt in the United States

Grade Level: High School American History

## Lesson Foundations

### Content Standards

**ODE American History Standard 29:** The postwar economic boom, greatly affected by advances in science, produced epic changes in American life.

### Learning Objectives

1. **SWBAT** analyze the reasons for the increases in the cost of college in the U.S. over the past century and how the government has responded.
2. **SWBAT** examine the effects of the increasing total student loan debt in the U.S.

### Assessments

1. Timeline Graph **(LO1)**
2. Stations **(LO2)**
3. Take a Stand **(LO2)**
4. Exit Ticket **(LO1&2)**

### Materials & Resources

* Powerpoint
* Timeline Graph Handout
  + [Timeline Source](https://www.nytimes.com/2018/07/11/your-money/student-loan-debt-parents.html): (https://www.nytimes.com/2018/07/11/your-money/student-loan-debt-parents.html)
* Sources
  + Document A: [Chart showing the percentage increase of different costs in the United States](http://origins.osu.edu/sites/origins.osu.edu/files/3-12-chart990.gif), 1982-2008, including the dramatic increase in college costs (http://origins.osu.edu/sites/origins.osu.edu/files/3-12-chart990.gif)
  + Document B: [The Far-Reaching Impact of the Student Debt Crisis](https://scholarshipamerica.org/blog/the-far-reaching-impact-of-the-student-debt-crisis/) (https://scholarshipamerica.org/blog/the-far-reaching-impact-of-the-student-debt-crisis/)
  + Document C: [Chart showing different student loan burdens by state](http://origins.osu.edu/sites/origins.osu.edu/files/3-12-chart981.jpg) (http://origins.osu.edu/sites/origins.osu.edu/files/3-12-chart981.jpg)
  + Document D: [Why a College Education is Worth the Cost](https://www.ivywise.com/ivywise-knowledgebase/newsletter/article/why-a-college-education-is-worth-the-cost/) (https://www.ivywise.com/ivywise-knowledgebase/newsletter/article/why-a-college-education-is-worth-the-cost/)
  + Document E: [Earnings and unemployment rates by education](https://uwm.edu/chancellor/why-college-is-still-worth-the-money) (https://uwm.edu/chancellor/why-college-is-still-worth-the-money/)
* Stations Handout

## Instructional Procedures/Steps

### Opening: 10 Minutes

#### Bell Ringer

1. The teacher will display the Bell Ringer on the Powerpoint as students walk into class: What do you think the total outstanding student loan debt was in the U.S. in 2019?
2. To begin class, the teacher will ask students for their estimates.
3. The teacher will reveal to students that in 2019, the total outstanding student loan debt was about $1.5 trillion.
4. The teacher will display a graph on the Powerpoint, displaying the increase in student loan debt over the past century.
5. The teacher will generate a discussion over the graph and what students think of the amount of student debt from 2019.
   1. Questions to drive discussion:
      1. How do you think we got here?
      2. Did the amount surprise you? Why or why not?
      3. Why do you think the cost of college has increased so much over the past century?
      4. Why are so many people deciding to pursue a college education?

### Instruction: 80 Minutes

#### Lecture on Background

1. The teacher will give a brief lecture on how college education became so prevalent in the U.S., and how this affected the cost of college enrollment. This will focus on how receiving a college education became necessary in order for the U.S. to keep up with the global economy, policies that were implemented that allowed more people to go to college, and how the increase in demand for a college degree caused increases in cost of enrollment.
   1. Question to ask during lecture:
      1. How does demand affect the price of something? How does this apply to the cost of education over the past few decades?
      2. How have shifts in society affected the importance of receiving a college education?
      3. What is interest?
      4. What is a loan? What are the pros and cons of a loan?
      5. How are loans and grants different from each other?
      6. Why might Sallie Mae becoming a private business be unsettling? How might this affect loans?

#### Timeline Graph

1. The teacher will pass out the Timeline Graph handout.
2. The teacher will allow students to complete the activity. Students may do this individually or in groups.
3. The teacher will go over the questions with students, as well as lead a discussion over the activity.
   1. Questions to drive discussion:
      1. What can we learn about the cost of education and the accumulation of student debt over time?
      2. Where does the graph decrease? Why might this be?
      3. What are some of the correlations between the events from the timeline and the trends displayed in the graph?

#### Stations

1. The teacher will split the students up into five groups. Each group will be assigned a different source from sources A-E.
2. The teacher will explain to students that they are to read and analyze their assigned source, and answer the questions the correlate with it on the Stations Worksheet.
3. The teacher will give students about 7-10 minutes to read the source and answer the questions.
4. The teacher will prompt students to move to their next assigned station.
5. **Station 1**: Chart showing the percentage increase of different costs in the United States, 1982-2008, including the dramatic increase in college costs
   1. Supporting Questions:
      1. What is this graph demonstrating about the costs of college?
      2. Why might this chart be unsettling?
      3. What other costs on this chart are frequently seen as being too expensive?
6. **Station 2**: The Far-Reaching Impact of the Student Debt Crisis
   1. Supporting Questions:
      1. What obstacles might lower income students face when it comes to receiving a college education?
      2. What are some of the consequences that middle class students with a larger amount of loans might face?

#### Check for Understanding

1. The teacher will bring the class together for a brief check for understanding, in order to ensure that students are comprehending the sources.
   1. In Document A, what are some of the costs the graph is highlighting?
   2. In Document D, what percentage of people are limiting their children’s college choices?

#### Continue Stations

1. **Station 3**: Chart showing different student loan burdens by state
   1. Supporting Questions:
      1. Which state is closest to the average? Why might this be?
      2. How do you think our state might compare to these states?
2. **Station 4**: Why a College Education is Worth the Cost
   1. Supporting Questions:
      1. Why are people limiting the college choices of their children? How might this affect them?
      2. What caused people to take the cost of college into consideration, instead of their reputation?
      3. What should families do in preparation to pay for college?
3. **Station 5**: Earnings and unemployment rates by education
   1. Supporting Questions:
      1. Why might certain groups have a higher weekly wage? Why might certain groups have a lower unemployment rate?
      2. What is the correlation between the amount of schooling someone has and how much they make?

#### Stations Debrief

1. The teacher will lead a debrief over the stations. To do this, the teacher will choose one question from each source on the Stations Handout and discuss them with students.
2. The teacher will use the questions on the Stations Debrief slide of the Powerpoint to generate discussion:
   1. Which sources viewed student debt as negative? Which viewed it as necessary?
   2. Which source best supports your view on college education?
   3. Were there any sources that made you change your views or opinions?
   4. What additional information might you need in order to get a better understanding of this issue?

#### Take a Stand

1. The teacher will display the Take a Stand prompt on the PowerPoint: Is a college education worth the cost?
2. After students have had some time to think and write down their thoughts, the teacher will ask the students to go to the part of the room that correlates with their stance.
3. The teacher will ask students to discuss with peers who have a similar stance as them. As a group, they will come up with an argument for their stance, and will back up that argument with evidence from sources they analyzed in the stations activity.
4. After each group has gone, the teacher will invite students to comment on each other’s arguments, creating a class discussion.
   1. Questions to drive discussion:
      1. What are the pros and cons of receiving a college education?
      2. What are some of the factors people weigh when deciding whether or not to go to college? How does cost factor in?
      3. Might going to college be a good option for some professions, and not a good option for others? How?

### Closure: 10 Minutes

#### Exit Ticket

1. The teacher will display the Exit Ticket prompt on the Powerpoint, and instruct students to answer the prompt: Has the federal government helped or hurt the student loan debt crisis? Explain your stance and cite your sources!

### Accommodations/ Enrichment

* Larger font for students with visual impairments
* Group work and moving around for students who need breaks
* Extra time as IEPs indicate
* Calculators for graph interpretation where needed
* Stations debrief questions on Powerpoint to help drive discussion