**Title of Lesson**:

# The Creation of Student Loan Debt in the United States

**Grade Level**:

High School American History

**Origins Article:**

[*The Kids Aren’t Alright: The Policymaking of Student Loan Policy*](http://origins.osu.edu/article/kids-aren-t-alright-policymaking-student-loan-policy/page/0/1)

(http://origins.osu.edu/article/kids-aren-t-alright-policymaking-student-loan-policy/page/0/1)

**Author of Lesson:**

Hannah Inbody

## Description:

This lesson addresses the concept of student loans, specially how the United States got to where it is in terms of student loan debt today. The Origins article dealt with policymaking surround student loans. The article talks about the history of cost of college education, and how the increasing importance of having a college degree has led many people to pursue a college education, which has led to increases in the cost of a higher education. The article also discusses how the government has responded to the increasing costs of college education and increases in student loans, such as Pell grants and 529 Plans. In the lesson, students will be given an overview of the history of student loans and increased need for higher education, and will complete a timeline based off what they learn. They will then look at different sources that compare and contrast the different perspectives on the importance of college education, in order to answer the question “Is a college education worth the costs?”. Students will finish the lesson by writing about whether or not they think the government has helped with the student loan crisis, using sources to back up their argument.

## Instructional Strategies

* Primary Source Analysis
* Class Discussion
* Collaborative Learning
* Evidence-Based Argument Building

## Key Words

* Student Loans
* Debt
* Higher Education

## Materials

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