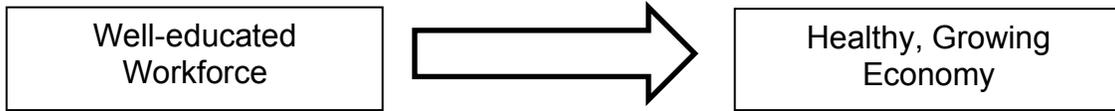


Lesson Title: Know Your Vote

Handout #3: "Student Debt Roulette" Graphic Organizer

1. Summarize the cause and effect between a well-educated workforce and a healthy, growing economy.



2. Explain the "vicious cycle" of students graduating with high debt going into the workforce by numbering these steps in order. The first step is done for you.

- A. Student takes out a loan to go to college _____ 1 _____
- B. Worker laid off due to slow economy. _____
- C. Student graduates with high debt payments. _____
- D. Lack of disposable income sinks economy. _____
- E. Large % of income used to pay debt. _____
- F. Young worker gets a well-paying job. _____

3. Since the 1980s, the cost of college tuition has gone up by roughly five times. There are many reasons for this. Organize the reasons in the left column into the correct boxes of responsibility to the right.

<ul style="list-style-type: none"> • Education costs rise • Taxes cut • Reduced spending on education • Grants cut • Loan programs cut • American incomes stopped rising 	Colleges	State + Federal Politicians	Economic conditions

4. At the end of the film, several suggestions are made to address the rising cost of higher education. Review them below and comment in the space provided on the positives and negatives of these actions in addressing the problem.

<ul style="list-style-type: none"> • Bring back government spending on education and make college more affordable 	
<ul style="list-style-type: none"> • Limit interest rates on student loans. 	
<ul style="list-style-type: none"> • Shut down schools that are taking advantage of people 	
<ul style="list-style-type: none"> • Boost the number of 2-year programs to help students get the credentials they need for skilled jobs. 	
<ul style="list-style-type: none"> • Help grads go on to a 4-year degree with programs to support their efforts. 	
<ul style="list-style-type: none"> • Vote in the right politicians for Congress and state legislatures. 	
<ul style="list-style-type: none"> • Bring back government spending on education and make college more affordable. 	