Corril Ochsenbein

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***Is A College Degree Really A Guarantee Anymore?***

Going to college comes with a reality check that gets shipped after you enroll for the classes and have to start paying for the tuition. This documentary that I watched for this talked about the issues that are now surfacing for students who are enrolling in college to get a degree. CNBC News documentary, on America’s College Debt Crisis showed how American’s are slipping into the debt that they have. One of the families interviewed had a son that was attending college, and like most students he took out a loan to help pay for the expense so that he could go. In order to do this, someone had to cosign for him. His parents did this thinking nothing of it and a tragedy occurred that had more than one outcome. Something had happened to their son and he ended up dying. His death wasn’t the only tragedy that this family had encountered. Shortly after his passing the parents received a statement in the mail that said the parents had to pay back the loans taken out during the time that he was at college. An unforgettable response was stated by his parents saying, “This is a debt that doesn’t die even when the student does.”

The cost of education is rising and has been rising for some time now. The research done has shown that students have more debt on their college loans then they do on their credit cards. Two-thirds of American students will graduate with some form of debt. Along with this the student loan defaults have doubled since the year 2005 and the government is the source that is lending most of the money. This being the case, every default leaves the tax payer (us) on the hold. Senator Harking made a remark stating that, “The schools keep the money, the students keep the debt, and the tax payers lose.” The debts made by students are unforgiveable and have to be accounted for by somebody, as the student debt can outlive the student, even when they die. Somebody else will have to pay the price of the debt that was made and the deal that was struck by someone else. Whoever is attached to the person that was committed to the debt, whether it is the parents, family, or the cosigner, they are the ones who end up picking up the bill.

In 2009 President Obama asked every person to attend at least one year in college. As great and as ambitious as this is, our country is building our economy and education off of debt. Lynn Herrmann said, “The tuition-student loan debt is what keeps many colleges afloat.” In this documentary it showed that most students that are graduating from college end up coming away with $80,000 in money that they owe. It was proven that students, who have graduated and borrowed money from the government for their college degree, end up paying almost the same amount of money back in interest alone. They are paying almost double the debt as they end up paying for the interest that concurs over the time that they pay back their school loans. Emily, one of the college graduates that were interviewed, announced that a college degree isn’t a guarantee anymore. Lyneka Little declared something similar to this statement made. She said, “The college degree continues to lose its value in the face of costs that overwhelm the finances of many American families.”

**Jacquelyn Martin**

The Government Accountability Office (GAO) sent agents, posing as students, to 15 different colleges. In doing this they found that admission counselors made faulty statements about the value of the schools programs to get them to take out student loans. A counselor that worked at Westwood College decided to come out and tell about the high pressure sale tactics that were involved with enrolling college students and signing them up for loans that were assisted and supported by the government. Some counselors (like the one at Westwood) have been taught how to pitch the sale to the students. Some tactics that were mentioned was how they would transition the conversation from the cost into a pain point that the counselor had found. Interestingly enough the counselors had been coached into finding out what was so important to the students so that they could focus on that to avoid confrontation on the cost. After this issue had surfaced, the college went to court and later ended up making some changes within the school. This hasn’t been the first time that a college has got in trouble for something like this; it is just a matter of getting caught doing it.

One of the schools talked about using a tactic where the counselors would follow up with the students within a 14 day period. They would call the students up to make sure that they were following through with the classes that they had signed up for. The reason this was done was due to the fact that if the student would drop or withdraw from those classes within the two weeks the school would lose any loan or grant money that was going to be given to them from the government. Nationwide the cost of college is rising from two to three times the rate of inflation. The more the government puts into the Pell Grants and Financial Aid, the more the tuition seems to be rising (Senator Harking). Shrinking state budgets has put the pressure on the students who are paying for college. A conflict related to this issue was also approached to a certain extent/level. Information was found on Financial Aid Officers attending conventions that had wine and dinner that was paid for along with a restaurant that had been rented out for this event. Many people were furious to find that so much money was spent on luxuries and a good time instead of something with a little more value.

A company called Higher One has taken the money from loans that were granted to students and are transferring them onto a debit card, allowing students to access and spend the money where ever this form of payment is accepted. Of course this convenient and kind action came with a price. The cards came with 7ytfstipulations, which in turn took the money that was given for the use of schooling to be used and in a sense lost somewhere else. The convenient use of the card had a price linked to the company for certain situations. Anytime the card was used with the pin, or the money was withdrawn from an ATM there was a fee or number that was attached to this. The intention for this being done can be looked at in many aspects, it could have been for the students benefit, but it may also have been done with the intention for the company to make money off of the students who would misuse the card. This convenient access that is unaccounted for allows students to use the money to pay for anything which could go outside of paying for school (the initial intention and reason for the loan).

The documentary upheld a strong rhetoric to its audience and viewers. The investigation that was done on the Colleges and Universities helps build its Ethos as well as the sources that they used. This helped to develop a sense of credibility with the realistic situations that occur. By using the Senators and other authorities it helped to back up what they were saying and gave proof through somebody else that what was being said was true. The information showed that a lot of research and time was put into this video. They used a variety of sources when they recorded this video. They interviewed people from both sides of the issue, or at least gave them the chance to talk about it or be interviewed. Because some agreed to the interview we were able to see their side on what was being said. This was a great way for them to gain the trust of their audience and show that they were open to both sides and what was being said. I think they set up this video very strategically in how they were going to bring in the feelings of the audience.

The issue they had chosen is one that many people can connect with. It didn’t relate just to one person and they had shown that in the process of the interviews and the statistics that they had mentioned. When they brought in the taxpayers as the people who are affected by the debt, they were able to surface the issue that, this debt is taking its toll on the average American Citizen. The price for a student to go to school doesn’t just hurt or apply to them, but to everyone else. This brought into play the ethos of the video. It reached a level of concern that makes it a problem for everyone and not just college students. The real life situations of families they used showed the price that gets paid financially and emotionally by the people who are linked to these students. The students start out paying the price, but if something happens to them somebody else has to make up for that loss. The debt isn’t forgiven because somebody dies or something happens to you. This was the Pathos for this video.

The Logos was applied through the message that wasn’t really written. When they used Ethos and Pathos they set it up in a way that would help bring in the appeal of the Logos. Applying the situation to everyone gave it a great reasoning on why the issue should matter and what makes it such a big deal.

They used music to help set the tone and it did a good job in some parts of the video, but wasn’t as effective as it could have been. At times they would use over voice to bring out a point that should have been made. They did a good job of this as well as the use of the settings that they had transitioned to and from. Many of the clips that were put together to make this documentary were recorded in different places. The settings they used were the homes of students, the colleges that they were attending, the Senator’s office, and in one other scene the courthouse. In doing this they could show the circumstances of the students and the affect that it had on anyone involved (which could include everyone really).

After watching this report and evaluating its purpose and the effect that it had I would rate it with 5 scars. It was able to pierce the viewers that were watching this video because it showed more than anyone would see. It took the reality of the situation and applied the consequences of the affects it had to everyone. I started a report this semester that focused on the government and how they aren’t giving the students that need financial aid help, or they are doing it with loans and debt. Other cases I have found showed that there were some people who were receiving help that shouldn’t have got it. This was because they weren’t a citizen or because they make enough to pay for it themselves, but still got the help through grants. I had the perception that the debt that students concurred was all because of the government not helping the students that needed it, students like me. Now after watching this video my view on the situation and issue has changed. The debt that we have isn’t all due to the government not helping, but also some credit for this can be given to the colleges and universities that are screwing the students over by raising the cost in tuition. The effort to go to college and get an education to build our economy and country has been overrun by greed and because of it we could one day fall into the crisis of another depression. So now let me ask you, is a college degree really a guarantee?

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