*(Using* ***Monroe’s motivated sequence*** *template)*

**[Speech title]** Student Loan Debts

**[Name]**

**Topic:** Student Loan Debts

**General Purpose:** To persuade

**Specific Purpose:** To persuade my audience that the government should implement student loan forgiveness.

**Central Idea/Thesis Statement:** Student loans often have negative consequences on graduates’ lives, but there is a solution to the problem.

1. **Introduction**
	1. **[Attention Getter]**
2. *Option 1. Visual aid:* Show a video interview with several desperate students who cannot pay off student debt and regret having taken out a loan.
3. *Option 2. A quote:* Mark Pocan said, “By making college unaffordable and student loans unbearable, we risk deterring our best and brightest from pursuing higher education and securing a good-paying job.”
4. *Option 3. A dramatic story:* Ted applied to the University of Michigan and took out both private and federal student loans of about $125,181. His minimum monthly payments were $1,179 and his interest rates were ranging from 2.2% to 7.9%, but averaging at about 7%. But suddenly, he saw that his private student loan interest rate increased by 2% after 48 months of payments, and went up to 9.9%. It was very shocking for Ted, and he realized he hadn't read the student loan terms carefully. Now he works at a place with a high salary but harsh conditions and has no career perspectives. He does his best to survive.

	1. **[Why should the audience care?]**

According to Forbes, 43 **million** Americans have student loan debt. Among the Class of 2018, 69% of students took out loans, graduating with an average debt of $29,800. The average monthly payment is $400, or $4,800 per year. Perhaps you or someone you know want to take out or has taken out a student loan. So, everybody must be aware of what they can face after graduation.

* 1. **[Why are you personally credible?]**

Yes, I have researched this topic. Moreover, I’ve encountered this problem myself. So, I know how difficult paying off the debt can be for students and how they deprive themselves of many things in life because of that.

* 1. **[Thesis statement – State your 3 main points]**

Today, I’d like to discuss the consequences of student debts, propose a solution to this problem, and tell about its benefits.

**[Transition to Body]**

Let’s begin by discussing the problem.

1. **Body**
	1. **[Problem (Need)]**

The consequences of student loan debts are a problem for may graduates.

1. **[Evidence for the problem]**

On Twitter, a lot of graduates share their experience with the hashtag #CancelMyDebt. They abandoned the idea of getting their dream job as there they get salary insufficient for paying off the student loan debt. While most students are able to repay their loans, many feel burdened by debt, especially as they seek to start a family, buy a home, launch a business, or save for retirement. They were unaware of such consequences at the beginning of their studies. But, now they are unable to change anything.

1. **[Evidence for the problem]**

According to the National Center for Education Statistics, the average cost for all four-year institutions comes out to $26,120 per year. This brings the total cost of attendance to an exorbitant total of $104,480 over four years. Hence, getting a degree for many people who want to become lawyers, scientists, health care professionals, and other specialists is just too expensive. Therefore, the need for student loans will only increase, followed by despair and perplexity.

1. **[Conclusion to tie the evidence back to the problem]**

Many learners are facing difficulties with paying off student loans. And many of them say they would have behaved differently if they had known more about the debt paying off the system. But, is the only thing you can do is avoid these aid programs?

**[Transition – internal summary/internal preview]**

Now that we’ve seen why student loan debts is a problem that cannot be left unattended, let’s take a look at the solution.

 **B. [Satisfaction/Solution]**

The federal government should create a bill to develop student loan forgiveness programs for graduates of different specialties. To lead them to the creation of such a bill, citizens of the US should submit a respective petition to the government with a sufficient number of signatures.

1. **[Describe the solution]**

The bill should help implement the student loan forgiveness program for graduates of different specialties. Similar programs already exist for teachers. Under the Teacher Loan Forgiveness Program, graduates may become eligible for forgiveness of up to $17,500 on their federal loans. The requirement is that they have to teach full-time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications. So, to reach out to government and make them create such a bill for graduates of other specialties, US citizens should submit a respective petition.

1. **[Evidence to support the solution]**

Petitions can really make a difference. For instance, when more than 114,000 people petitioned to have the right to unlock their cell phones without risking criminal or other penalties, the White House took their side.

Speaking of student loans, in 2011 the petition that called for the government to forgive students loans in order to stimulate the economy forced the White House to introduce a new policy. It allowed students to repay student loans based on the income they make, rather than the standard 10-year repayment plan.

1. **[Conclusion to tie the evidence to the solution]**

Graduates of all specialties can fight for better opportunities for education and join forces to reach out to the government to move to available and clear loan debt paying off programs.

**[Transition – internal summary/internal preview]**

So, now that you are aware of the solution, let’s discuss the benefits.

 **C. [Visualization]**

There are several benefits to this solution.

1. **[How does your solution solve your problem?]**

The proposed bill will help implement student loan forgiveness programs for graduates of different specialties, the same way it works for teachers. If graduates meet certain requirements, they will be eligible for forgiveness of a set amount of their loan, according to the program. Then, it will be much easier for graduates to get their dream jobs and live happier lives.

1. **[Benefits of your solution]**

More talented people will be able to do what they love instead of opting for whatever position only because they pay more.

1. **[Example to show how your solution will work]**

Imagine a high-school graduate who always wanted to become a therapist but comes from humble beginnings. With a bill proposing Student Loan Forgiveness Programs to specialties other than the public sector, youth will be able to take out student loans and pay them off while working at the place of their dream.

**[Transition to Conclusion]**

So, in conclusion,

1. **Conclusion**

 **A. [Summarize main points]**

Today, we’ve discussed the consequences of taking out student loan debts, the solution to this problem, and the benefits.

 **B. [Relate back to audience]**

If this solution is implemented, much more college and university graduates will be able to live happy lives and follow their vocation.

 **C. [Call to Action]**

Follow this link, sign the petition, and share it with your friends. Only together we can make a difference.

Works Cited

**[List of sources in APA or MLA]**