Conversation Guide: Student Debt

Living Room Conversations offers a simple, sociable and structured way to practice communicating across differences while building understanding and relationships. Typically, 4-7 people meet in person or by video call for about 90 minutes to listen to and be heard by others on one of our nearly 100 topics. Rather than debating or convincing others, we take turns talking to share and learn. No preparation is required, though background links with balanced views are available on some topic pages online. Anyone can host using these italicized instructions. Hosts also participate. Some hosts may offer a Q & A after Closing.

I. Introductions: Why We’re Here (~10 minutes)

Each participant has 1 minute to introduce themselves.

- Share your name, where you live, what drew you here, and if this is your first conversation.

II. Conversation Agreements: How We’ll Engage (~5 minutes)

These will set the tone of our conversation; participants may volunteer to take turns reading them aloud.

- Be curious and listen to understand. Conversation is as much about listening as it is about talking. You might enjoy exploring how others’ experiences have shaped their values and perspectives.

- Show respect and suspend judgment. People tend to judge one another. Setting judgement aside opens you up to learning from others and makes them feel respected and appreciated. Try to truly listen, without interruption or crosstalk.

- Note any common ground as well as any differences. Look for areas of agreement or shared values that may arise and take an interest in the differing beliefs and opinions of others.

- Be authentic and welcome that from others. Share what’s important to you. Speak from your experience. Be considerate of others who are doing the same.

- Be purposeful and to the point. Do your best to keep your comments concise and relevant to the question you are answering. Be conscious of sharing airtime with other participants.

- Own and guide the conversation. Take responsibility for the quality of your participation and the conversation as a whole. Be proactive in getting yourself and others back on track if needed. Use an agreed upon signal like the “time out” sign if you feel the agreements are not being honored.

III. Question Rounds: What We’ll Talk About

Optional: a participant can keep track of time and gently let people know when their time has elapsed.

Round One: Getting to Know Each Other (~10 min)

Each participant can take 1-2 minutes to answer one of these questions:

- What are your hopes and concerns for your family, community and/or the country?
- What would your best friend say about who you are?
- What sense of purpose / mission / duty guides you in your life?

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Round Two: Exploring the Topic -- Student Debt (~40 min)

One participant can volunteer to read this paragraph.

College students leave school with more debt today than any previous generation. With the increasing costs of both public and private colleges and universities, loans have become increasingly common as a way to finance education. Average loan debt has increased by 25 percent between 2008 and 2014. Given these difficulties and the availability of more and more online education, people have begun questioning the value of a traditional college education. Recent attempts to provide free tuition for qualified students have left many questioning the resulting costs to taxpayers. So what is the right balance? What might be done?

Take ~2 minutes each to answer a question below without interruption or crosstalk. The group may choose to have everyone answer: A) whichever question speaks to them individually or B) the same question with an option to pass. Once everyone has answered, the group may take a few minutes for any clarifying or follow up questions/responses. Continue exploring with other topic or related questions as time allows.

- Does student debt affect your life, and if so, how?
- What is an acceptable and reasonable amount of debt for college education?
- Is it important to have a significant number of young people attend college, including young people that are going to require loans to afford college?
- How have the opportunities in the job market for someone with a degree changed in the last 10 to 50 years?
- How do you think college debt is affecting our economy and community?
- Where is this issue on your top 10 list? Why?

Round Three: Reflecting on the Conversation (~15 min)

Take 2 minutes to answer one of the following questions:

- What was most meaningful / valuable to you in this Living Room Conversation?
- What learning, new understanding or common ground was found on the topic?
- How has this conversation changed your perception of anyone in this group, including yourself?
- Is there a next step you would like to take based upon the conversation you just had?

Closing (~5 min)

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- Donate! Make more of these possible; give at livingroomconversations.org/donate/
- Join or host more conversations! With a) this group by exchanging your emails; b) others in person and/or by video call online. Get more involved or learn how to host at livingroomconversations.org/get-involved/

Thank you!