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English 1001

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Annotated Bibliography

Warren, Elizabeth, et al. "College Debt Can Be Managed with New Social Programs." *The Rising Cost of College*, edited by Ronald D. Lankford, Jr., Greenhaven Press, 2009. At Issue. *Opposing Viewpoints in Context*, link.galegroup.com/apps/doc/EJ3010584206/OVIC?u=ucinc_main&xid=ebd1ab68. Accessed 13 Oct. 2017. Originally published as "A Ticket to the Middle Class: Working Off College Debt," 6 May 2007.

The main argument is service pays and forgiveness program would be the solution to student debt. The point of this article is to solve the problem of student loan. Management of college debt by forgiveness programs and services pay are the topics covered by this article. If someone asked me about this article, I would say there are some social programs that can manage the college debt.

It is the very useful source for college students. In my other bibliographies, I clarify about the effects of college debt but this article pursued us not to be stress and give the ways to manage it. The information is reliable and objective. There are many students who are being worried about college debt, however, the goal of this article is to convince them to get students loan by giving some solution to manage it.

This source was helpful to me because this article explains about the solutions of college debt which is very crucial to those students who are worried about the student loan. It can be helpful to shape my argument as an opposing point where I explained only about pell grant as a solution to decrease student loan. It has changed how I think about my topic because it is totally opposing argument to my research.

Carew, Diana G. "There Should Be Alternatives to the Four-Year College Degree." *How Valuable Is a College Degree?*, edited by Noël Merino, Greenhaven Press, 2016. At Issue. *Opposing Viewpoints in Context*, link.galegroup.com/apps/doc/EJ3010971212/OVIC?u=ucinc_main&xid=780ec909. Accessed 13 Oct. 2017. Originally published as "College—Worth It or Worth Less?" *ProgressivePolicy.org*, 26 Mar. 2014.

The main argument is college students should continue their education instead of being dropout due to student debt. The point of this article is to convince the college students for continuation of their study. The alternatives to the four years college and remedy of college dropout are the topics covered by this article. If someone asked me about this topic, I would say college dropout is not the solution for debt, it can be solved by achieving the college degree and have a decent job.

It is a useful source which I can use as my counter-argument. This source is dealing with the remedy of college debt and college dropout but I explain about the effects of college debt and its stressful situation after the graduation in other sources. I compared this source to my

other as opposite details. In my option, this information is reliable and objective. The goal of this source is every young student should think about college and continues to their education without worrying about student debt and try not to drop out from school.

This source was helpful to me. It helps me to shape my argument by adding some opposing viewpoints. In my research project, I can use this source as an evidence for my opposing argument. It has changed how I think about my topic because this source is just opposite.

"College Debt 101." Tell Me More, 1 Sept. 2009. Opposing Viewpoints in Context,

link.galegroup.com/apps/doc/A207017403/OVIC?u=ucinc_main&xid=f75b4fe9.

Accessed 13 Oct. 2017.

The main argument is about the tough challenge of financial management while going to college. The point of this article is giving some tips on money management to college students and their parents. Financial management and college debt are the topics covered in this article. If someone asked me about this article, I would say college students and their parents should know how to manage their personal money.

This is a useful source. In my other source, financial behaviors are my point of explanation. Similarly, this source is also about finance which is related to my other sources. This information is reliable and objective. The goal of this source is to inform to all students on financial management while going to college.

This source was helpful to me. It helps me to shape my argument by adding supporting points to my financial behaviors. I can use some points that I felt related to finance such as financial management and personal finance skills from this source in my research project. No, it hasn't changed how I think about this topic.

"Business Day Live / May 14, 2012." NYTimes.com Video Collection, 14 May 2012. Oposing Viewpoints in Context, link.galegroup.com/apps/doc/CT290556055/OVIC?u=ucinc_main&xid=f753c165. Accessed 13 Oct. 2017.

The main argument is about students should be financially literate before taking the students loan. The point of this article is an amount of debts that students are racing up. The topics covered are financial literacy, student loan, and heavy debt. If someone asked me about this article, I would say many of students take students loan and they don't graduate because of financial illiteracy.

It is a useful source because all students should know the effects of taking the heavy loan. College debts and financial behaviors are related topics in comparing with other sources in my bibliography. The information is reliable and objective. The goal of this source is to aware students from massive college debts.

This source is very helpful to me. It helps me to shape my argument by adding evidence and statically data. I can use this source from my research project by using a quote as evidence stated by Andy Martin, a guest in this video article.

Gilson, Dave. "Big debt on campus: the explosion of college tuition and student debt is leaving more grads with big bills and doubts about their futures." *Mother Jones*, Sept.-Oct. 2013, p. 14. *Opposing Viewpoints in Context*, link.galegroup.com/apps/doc/A342466827/OVIC?u=ucinc_main&xid=3eac8084. Accessed 13 Oct. 2017.

There is no any argument in this article because it is a newspaper. Awareness of college debt is the point of this article. It has covered the topic of long-term effects of a large amount of student loan. If someone asked about this article, I would explain the impacts of debt on borrower's long-term plans.

It is a useful source for my supporting details on college debt. It is highly objective that is providing information. It is based on the information of college and its effect. It has more statistical details so it is reliable. The goal of this source is to provide the information of rapid increase in college debt for the students.

This source is helpful to me on creating supporting evidence. It has more statistical data which can shape my argument better. I can use this source by using numbers and percentages of massive increase in tuition fees, which is fact, in my research project. It helps me to think of including statistics about my topic.

Steiger, Kay. "Democracy versus debt: students are getting serious about organizing to change the rules of the game that leave young adults burdened with college and credit-card debt." *The American Prospect*, vol. 19, no. 3, 2008, p. A18+. *Opposing Viewpoints in Context*, link.galegroup.com/apps/doc/A176688912/OVIC?u=ucinc_main&xid=19101862. Accessed 13 Oct. 2017.

There is no any argument in this article. The point of this article is to encourage students to apply for the federal grant. The topics that covered by this article are college debt and democracy. If someone asked me about this article, I would say federal grant and the direct loan is a much better than the commercial loan.

It is a useful source because this source gives many ways for debt reduction. This source and my other source have included the similar types of information. This source is objective. The goal of this source is to inform the students about College Costs Reduction Act and another different student organization. And, to convince students to apply for the federal grant.

This is a very helpful source to me. It provided me the additional information, evidence, and examples to save my argument. I can use this source as the supportive argument to college debt in my research project. It has not changed how I think but it gives me information of different organizations against high tuition fees.

"Debt-hit careers college in crash." Australian [National, Australia], 26 May 2017, p. 3. Opposing Viewpoints in Context, link.galegroup.com/apps/doc/A492808185/OVIC?u=ucinc_main&xid=66b52a0a. Accessed 13 Oct. 2017.

There is no any argument on this article because it is a newspaper. The point of this article is to inform about the loan scheme in Australian college. It covered college debt crashes the college career. If someone asked me about this article, I would say about scheme happened in colleges in Australia.

It is not a useful source because it is about the Australian college scheme which has no comparison to my other sources. The information is reliable, but it is not helpful to my research. It is the objective source and its goal is to inform what happened to Australian colleges due to loan scheme.

It is not a helpful source to shape my argument because it is only about the loan scheme in Australian colleges. I can use this source only for examples in my research project. It has changed how I think about my topic.

kofoed, michael s. "To Apply or Not to Apply: FAFSA Completion and Financial Aid Gaps." SpringerLink, Springer Netherlands, 25 Apr. 16ADAD

The main argument is about college students must apply financial aids to decrease their student debts. The point of this article is FAFSA. The topic is covered by FAFSA completion and

financial aids gaps. If someone asked me about this article, I would say all college students must apply FAFSA whether they eligible or not. This is a useful source because of student financial aid, FAFSA completion, and economics of higher education are related to other sources of my biography.

This is a useful source because this article is about the financial aids. FAFSA completion and economics of higher education are related to other sources of my biography. The information is reliable and objective. The goal of this source is every student must apply the financial aids.

This source is very helpful to me. To add some information which I feel more important and somehow evidence that can help me shape my argument essay. I can use this source in my research project is the fact and keywords. No, it has not changed what I think about my topic.

Gutter, Michael, and Zeynep Copur. "Financial Behaviors and Financial Well-Being of College Students: Evidence from a National Survey" SpringerLink, Springer US, 3 Apr. 2011, link.springer.com/article/10.1007/s10834-011-9255-2.

The main argument is about the comparison between significant differences on the financial well-being level by various socioeconomic factors and financial behaviors. The point of this article is the relationship between financial behaviors and financial well-being of college students. The topic is covered by financial behaviors and financial well-being of college

students. If someone asked me about this article, I would say the financial well-being of college students who differ by demographic, financial characteristics and financial behaviors.

It is a useful source because I can use the other keywords which I didn't write to my argument essay. College students, financial behaviors, and financial well-being are similar like other sources to my bibliography. This article is about the difference on the financial well-being level various socioeconomic factors and financial behaviors that is why this information is reliable. This source is objective. The goal of this source is to explore the relationship between financial behaviors and financial well-being of college students.

This source is helpful to me. It helps me to shape my argument by adding some statistics that can help to my evidence. I can use some of keywords and evidence from this source to my research project. It hasn't changed how I think about my topic.

Bennett, Doris. "The Impact of Financial Stress on Academic Performance in College Economic Courses ." EBSCOhost, EBSCO Industries.

The main argument is about college debt issue for not only students and their families, but also the all entire U.S economy. The point of this article is, effects on students grade due to the financial burden. The topic is covered by the financial burden of the high cost of a college education and the impact of that stress on students' academic performance. If someone asked me about this article, I would say many of students, families and even US economy are facing

the issue of college debt. Students are started working long hours which is affecting their grades.

It is a useful source. Financial stress and college debt are related to this source of my other bibliography. This information is reliable. This source is objective. The goal of this source is to inform the results of student debt to the students.

This source is helpful to me. It helps me to shape my argument by adding some keywords. From this source, I can use results of student debt in my research project. No, it hasn't changed how I think about my topic.

Grable, John E, and So-hyun Joo. "Student Racial Difference in Credit Card Debt and Financial Behaviors and Stress ." EBSCOhost, EBSCO Industries.

The main argument is about racial difference exist in terms of personal financial knowledge, attitudes, and behaviors on college campuses, some can argue that difference don't exist. The main point of this article is about African American students held more credit card debt than others. The topics are covered by student racial difference in credit card debt and financial behaviors and stress. If someone asked me about this article, I would say it affected for African American and also they held more credit card debt than others because of their racial background.

This is a useful source. This source talks about student racial difference in credit card debt, financial behaviors, and stress which are related with others sources to my bibliography. In my option, the information is reliable because I saw most of the african American students

are the drop out from school. This source is objective. The goal of this source is about what is happening on the college campus today and also the importance of personal finance, attitude, and behaviors.

This source is helpful to me. It can help me by giving some evidence that can support the shape of my argument essay. In my research project, I can add some keywords and facts from this source. No, it has not changed how I think about my topic.

Cellini, Stephanie Riegg, and Rajeev Darolia. "High Costs, Low Resources, and Missing

Information: Explaining Student Borrowing in the For-Profit Sector." *The ANNALS of the American Academy of Political and Social Science*, 27 Apr. 2017, journals.sagepub.com/doi/abs/10.1177/0002716217696255.

The main argument is about borrowing behavior in for-profit and other institutions. The main arguments are borrowing behavior in for-profit and other institutions. The point of this book article is borrowing behavior of student enrolled in for-profit college. The topics are covered by borrowing behaviors in different institutions and cause of borrowing behavior. If someone asked me what this article is about, I would say is all about the students choosing the college and different college expenses.

This source is useful because we all student need to know how expensive is for-profit college than other institutions. This article is talking about borrowing behaviors and my other sources in my bibliography are also talked about financial behaviors, college debt, and Pell grant, so they are much related to each other. This information is reliable because all students need to know about financial behaviors. This is objective and the goal of this source has informed all students about colleges and financial behaviors.

This source is more helpful to me because my research is also about college debts and financial behaviors. This article explains the difference between borrowing behaviors of students in for-profit colleges and other sectors. My research is about college debts and financial behaviors which are related to this article too. The article advised students to be careful on choosing the college because some colleges are expensive where the students must get involved in more borrowing behavior. This behavior could drag the students towards financial stress after their graduation. Therefore, those points from this article help me to shape my argument. I can use this source as an evidence in my research project. No, it has not changed how I think about my topic.