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, 4-6 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, learn, and be curious. 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.

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?
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. According to the federal reserve, student debt has increased by 102% percent between 2010 and 2020. Given these difficulties and the availability of more and more online education, especially post-pandemic, 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. After everyone has answered, the group may take a few minutes for clarifying or follow up questions/ responses. Continue exploring additional questions as time allows.

- Does student debt affect you or someone you know, and if so, how? What went into the decision to take on student debt? How do you (or the person you know) feel about the decision now?
- What has been your experience with Higher Education? How does that impact your ideas around whether it’s important to have a significant number of young people attend college? Is student debt a factor in those ideas?
- How have you seen the opportunities for those in the job market with a degree shift in the last 10 to 50 years?
- Where or how do you see college debt affecting our economy and communities?
- What are your hopes surrounding student debt moving forward? What roles could individuals, government, universities or students have in realizing those hopes?

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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