

# Cartoon of the Week

This week's editorial cartoon takes on student debt.

Standards available online at

<https://www.knowledgeunlimited.com/standards/681317.pdf>

## BASIC

This student editorial cartoon was sent in by Kaylie Calloway.

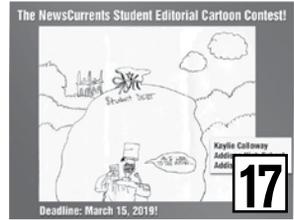
She is in the seventh grade at Addison High School in Alabama. Kaylie's cartoon shows a young person making a speech.

**What kind of speech is it?** (*A graduation speech.*) **How can you tell?** (*From the cap and gown.*) The student is also saying the words "As I look to the future..." as part of the speech. But in the cartoon, the student is having a hard time looking to the future, because there is a large obstacle in the way.

**What is it?** (*Student debt, shown here as a huge bag of money.*) When people borrow

money, they have to pay it back over time.

The money they owe is called "debt." Most colleges cost a lot of money. Many students need to borrow money to pay for these costs. This means a lot of students graduate from college with thousands of dollars in student debt. **What do you think Kaylie is saying here about how student debt will affect young people graduating from college?** END



## GENERAL

The cartoon here uses very few words to make its point about a very serious subject. **What is the subject of this cartoon is?** (*Student debt.*)

Kaylie Calloway, a 7<sup>th</sup>-grader at Addison High School in Addison, Alabama, created this cartoon. It shows a person giving a speech. **From the picture, what kind of speech is it?** (*A graduation speech.*) As you can see, this person is talking about life after graduation. But the speaker cannot look to the future — or even see the audience. **Why not?** (*There is a huge bag of money in the way, labeled "\$tudent Debt."*) Many students have to take out loans to pay for their college education.

**When do they pay these loans back?** (*After they graduate and get a job.*) Many students graduate owing thousands of dollars in student debt. These young

people might not be making very much money, so they pay their loans back, bit by bit, for many years. They also have to pay interest on these loans. **What is interest?** (*The extra amount people pay to a bank, or other lender, on money borrowed over time.*) Currently in the U.S., about 44 million people are trying to pay back their student loans. These loans total nearly \$1.5 trillion. This is more than the country's total credit card debt! **What point is Kaylie making about student debt and how it affects young graduates?** (*That it makes it harder for them to have a bright future.*) Some colleges have programs offering free tuition to students that cannot afford to pay. And some politicians are calling for all public colleges to stop charging tuition. **Do you like these ideas? Why or why not?** END

## ADVANCED

The editorial cartoon shown here was recently submitted for the NewsCurrents Student Editorial Cartoon contest. It was created by Kaylie Calloway, a seventh-grade student at Addison High School in Addison, Alabama. **What is the subject of the cartoon?** (*Student debt.*)

There is only one human in this cartoon. **Who is it?** (*A student in cap and gown making a graduation speech.*) But while the student wants to "look to the future," this will be difficult, as something is in the way. **What is it?** (*Student debt, represented here by a huge bag of money.*)

**What point is Kaylie making with these images?** (*That many graduating students are burdened with too much debt from loans they took out to pay for college, and this will affect their ability to have a*

*bright future.*) Many college students have to borrow tens of thousands of dollars to afford their college expenses. **What expenses are these?** (*Tuition, room and board, books and supplies; and so on.*) While they chose to do this, they know they will be paying these loans back with interest for many years. **Is this a good system? Why or why not?**

Currently in the U.S., about 44 million people are still trying to pay off nearly \$1.5 trillion in student loans. Some colleges and states have begun to offer free tuition to students that cannot afford to pay. Some politicians, like Vermont Senator Bernie Sanders, say public universities should be free for all students. In fact, many other wealthy nations already do this. **Will this ever happen in the U.S., in your opinion? Why or why not?** END