

### EXERCISE 15.5

Write a paragraph or two in which you argue for or against the recommendations Engel proposes in "Teach Your Teachers Well." Be sure to present a clear statement of the problems she is addressing as well as the strengths or weaknesses of her proposal.

## Structuring a Proposal Argument

In general, a proposal argument can be structured in the following way:

- **Introduction:** Establishes the context of the proposal and presents the essay's thesis
- **Explanation of the problem:** Identifies the problem and explains why it needs to be solved
- **Explanation of the solution:** Proposes a solution and explains how it will solve the problem
- **Evidence in support of the solution:** Presents support for the proposed solution (this section is usually more than one paragraph)
- **Benefits of the solution:** Explains the positive results of the proposed course of action
- **Refutation of opposing arguments:** Addresses objections to the proposal
- **Conclusion:** Reinforces the main point of the proposal; includes a strong concluding statement

The following student essay contains all the elements of a proposal argument. The student who wrote this essay is trying to convince the college president that the school should adopt an **honor code**—a system of rules that defines acceptable conduct and establishes procedures for handling misconduct.



## COLLEGES NEED HONOR CODES

MELISSA BURRELL

Today's college students are under a lot of pressure to do well in school, to win tuition grants, to please teachers and family, and to compete in the job market. As a result, the temptation to cheat is

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post the honor code in every classroom.) In other words, Dodd believes that the honor code must be part of the fabric of the school. It should be present in students' minds, guiding their actions and informing their learning and teaching.

Studies show that serious cheating is 25 to 50 percent lower at schools with honor codes (Dodd). With an honor code in place, students cannot say that they do not know what constitutes cheating or that they do not understand what will happen to them if they cheat. Studies also show that in schools with a strong honor code, instructors are more likely to take action against cheaters. One study shows that instructors frequently do not confront students who cheat because they are not sure the university will back them up (Vandehey, Diekhoff, and LaBeff 469) and another suggests that students are more likely to cheat when they feel their instructor will be lenient (Hosny and Fatima 753). When a school has an honor code, however, instructors can be certain that both the students and the school will support their actions.

4 Evidence in support of the solution

When a school institutes an honor code, a number of positive results occur. First, an honor code creates a set of basic rules that students can follow. Students know in advance what is expected of them and what will happen if they commit an infraction. In addition, an honor code promotes honesty, placing more responsibility and power in the hands of students and encouraging them to act according to a higher standard. As a result, schools with honor codes often permit unsupervised exams that require students to monitor one another. Finally, according to Dodd, honor codes encourage students to act responsibly. They assume that students will not take unfair advantage of each other or undercut the academic community. As Dodd concludes, in schools with honor codes, plagiarism (and cheating in general) becomes a concern for everyone—students as well as instructors.

5 Benefits of the solution

Some people argue that plagiarism-detection tools such as Turnitin.com are more effective at preventing cheating than honor codes. However, these tools focus on catching individual acts of cheating, not on preventing a culture of cheating. When schools use these tools, they are telling students that their main concern is not to avoid

6 Refutation of opposing arguments

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### GRAMMAR IN CONTEXT

#### **Will versus Would**

Many people use the helping verbs *will* and *would* interchangeably. When you write a proposal, however, keep in mind that these words express different shades of meaning.

*Will* expresses certainty. In a list of benefits, for example, *will* indicates the benefits that will definitely occur if the proposal is accepted.

First, an honor code *will* create a set of basic rules that students can follow.

In addition, an honor code *will* promote honesty.

*Would* expresses probability. In a refutation of an opposing argument, for example, *would* indicates that another solution could possibly be more effective than the one being proposed.

Some people argue that a plagiarism-detection tool such as Turnitin.com *would* be simpler and a more effective way of preventing cheating than an honor code.

### EXERCISE 15.6

The following essay, "Self-Driving Cars Will Change the Rules of the Road" by Adam Cohen, includes the basic elements of a proposal argument. Read the essay, and answer the questions that follow it, consulting the outline on page 561 if necessary.

This opinion column appeared in *Time* on January 14, 2014.



## SELF-DRIVING CARS WILL CHANGE THE RULES OF THE ROAD

ADAM COHEN

TIME

Not long ago, self-driving cars seemed like science fiction. But Google is now operating so-called autonomous cars in California and Nevada, and last week at the annual Consumer Electronics Show in Las Vegas, Toyota and Audi unveiled prototypes for self-driving cars to sell to ordinary car buyers. (Google co-founder Sergey Brin said last year he expects his company to have them ready for the general public within five years.) In a report backing self-driving cars, the consulting firm KPMG and the Center for Automotive Research recently predicted that driving is "on the brink of a new technological revolution."

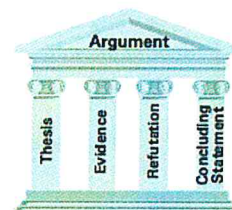
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Neither answer is sufficient. Self-driving cars should be legal—and they are 9 likely to start showing up faster and in greater numbers than people expect. But if that is the case, we need to start thinking about the legal questions now. Given the high stakes involved in putting self-guided, self-propelled, high-speed vehicles on the road, “we will work that out” is not good enough.

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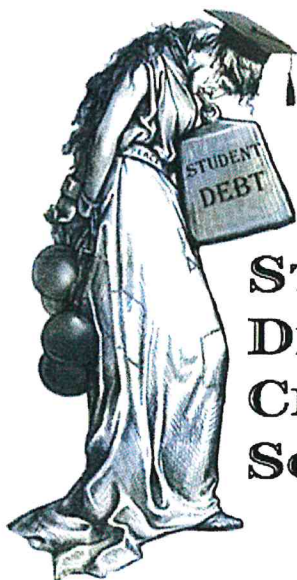
### Identifying the Elements of a Proposal Argument

1. What is the essay's thesis statement? How effective do you think it is?
2. Where in the essay does Cohen identify the problem he wants to solve?
3. According to Cohen, what are the specific problems that self-driving cars solve?
4. Where does Cohen present his solutions to the problems he identifies?
5. Where does Cohen discuss the benefits of his proposal? What other benefits could he have addressed?
6. Where does Cohen address possible arguments against his proposal? What other arguments might he have addressed? How would you refute each of these arguments?
7. Evaluate the essay's concluding statement.



This editorial cartoon was adapted from an illustration in the *Atlantic Monthly*.

## STUDENT DEBT CRISIS SOLUTION



### AT ISSUE: SOURCES FOR DEVELOPING A PROPOSAL ARGUMENT

1. The editorial cartoon above shows Minerva, an ancient Roman goddess. Consult an encyclopedia to find out more about Minerva. Why do you think this mythical figure is used in this visual?
2. Why are Minerva's wrists chained? Why does she have a sign hanging from her neck? What point is the creator of this image trying to make?
3. How could you use this visual to support an argument about student loans? What position do you think it could support?
4. What argument does this editorial cartoon make?

the proportion of bachelor's-degree holders coming from the bottom one-fourth of the income distribution has fallen to around 7 percent.

The sins of the loan program are many. Let's briefly mention just five.

"The sins of the loan program are many. Let's briefly mention just five."

First, artificially low interest rates are set by the federal government—they are fixed by law rather than market forces. Low-interest-rate mortgage loans resulting from loose Fed policies and the government-sponsored enterprises Fannie Mae and Freddie Mac spurred the housing bubble that caused the 2008 financial crisis. Arguably, federal student financial assistance is creating a second bubble in higher education.

Second, loan terms are invariant, with students with poor prospects of graduating and getting good jobs often borrowing at the same interest rates as those with excellent prospects (e.g., electrical-engineering majors at MIT).

Third, the availability of cheap loans has almost certainly contributed to the tuition explosion—college prices are going up even more than health-care prices.

Fourth, at present the loans are made by a monopoly provider, the same one that gave us such similar inefficient and costly monopolistic behemoths as the U.S. Postal Service.

Fifth, the student-loan and associated Pell Grant programs spawned the notorious FAFSA form that requires families to reveal all sorts of financial information—information that colleges use to engage in ruthless price discrimination via tuition discounting, charging wildly different amounts to students depending on how much their parents can afford to pay. It's a soak-the-rich scheme on steroids.

Still, for good or ill, we have this unfortunate program. Wouldn't loan forgiveness provide some stimulus to a moribund economy? The Wall Street protesters argue that if debt-burdened young persons were free of this albatross, they would start spending more on goods and services, stimulating employment. Yet we demonstrated with stimulus packages in 2008 and 2009 (not to mention the 1930s, Japan in the 1990s, etc.) that giving people more money to spend will not bring recovery. But even if it did, why should we give a break to this particular group of individuals, who disproportionately come from prosperous families to begin with? Why give them assistance while those who have dutifully repaid their loans get none? An arguably more equitable and efficient method of stimulus would be to drop dollars out of airplanes over low-income areas.

Moreover, this idea has ominous implications for the macro economy. Who would take the loss from the unanticipated non-repayment of a

This commentary was published in the *Chronicle of Higher Education* on October 23, 2011.



## THE U.S. SHOULD ADOPT INCOME-BASED LOANS NOW

KEVIN CAREY

A new generation of student debtors has seized the public stage. While the demands of the Occupy Wall Street movement are many, college lending reform is near the top of every list. Decades of greed, inattention, and failed policy have created a growing class of young men and women with few prospects of landing jobs good enough to bear the weight of their crushing college loans.

Some activists have called for wholesale student-loan forgiveness—a kind of 21st-century jubilee. That's unlikely. But there's something the federal government can do right now to help students caught by our terribly unjust higher-education financing system: End all federal student-loan defaults forever by moving to income-contingent loans.

The concept is simple. Right now, students pay back their loans on a fixed schedule, typically amortized over 10 years. Since people usually make less money early in their careers, their fixed monthly loan bill is hardest to manage in the first years after graduating (or not) from college. People unlucky enough to graduate during horrible recessions are even more likely to have bad jobs or no jobs and struggle paying back their loans. Not coincidentally, the U.S. Department of Education recently announced a sharp rise in loan defaults.

Under an income-contingent loan system, like those in Australia and Britain, students pay a fixed percentage of their income toward their loans. Payments are automatically deducted from their paychecks by the IRS, just like income-tax withholding. Self-employed workers pay in quarterly installments, just as they do with their taxes. If borrowers earn a lot, their payments rise accordingly, and their loans are retired quickly. If their income falls below a certain level—say, the poverty line—they pay nothing. After an extended time period of 20 or 30 years, any remaining debt is forgiven.

“Under an income-contingent loan system, . . . students pay a fixed percentage of their income toward their loans.”

In other words, nobody ever defaults on a federal student loan again. The whole concept of “default” is expunged from the system. No more collection agencies hounding people with 10 phone calls a night. No more ruined credit and dashed hopes of home-ownership. People who want to enter virtuous but lower-paid professions like social work and teaching won't be deterred by unmanageable debt.

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consolidation options, and schedules in order to meet their obligations. Some fall behind not because they're unwilling or unable to pay, but because they can't get the right check to the right place at the right time. An income-contingent system would remove all of that hassle, making repayment simple and automatic, and setting college graduates free to get on with the important business of starting their lives.

The student-loan system has grown into an out-of-control monster tearing at the fabric of civil society. In Chile, student anger over an inequitable, unaffordable, profit-oriented higher-education system led to nationwide protests and violent confrontation just months ago. Now the seeds of similar unrest are sprouting here.

Income-contingent loans won't solve the escalating college prices, state disinvestment in higher education, and overall economic weakness that are driving more students into debt. But they offer a simpler, fairer, more efficient, and more humane way of allowing students to repay loans that aren't disappearing from the higher-education landscape anytime soon. They could be put in place quickly at no extra cost to the taxpayer. In a dismal fiscal environment, there are few deals this good.

The students at the barricades are right to be angry. They didn't run the economy into the ditch. They didn't create the system in which a college degree is all but mandatory to pursue a good career, and loans are often unavoidable. But they have to live with it. Income-contingent loans are one way to give them the help they need.

### AT ISSUE: SOURCES FOR DEVELOPING A PROPOSAL ARGUMENT

1. Carey blames the current student-loan problem on years of "greed, inattention, and failed policy" (para. 1). Is he right to assume his readers will agree with him, or should he have provided evidence to support this statement? Explain.
2. In paragraph 2, Carey says that income-contingent loans would end "forever" all student-loan defaults. After reading Carey's explanation, how would you define *income-contingent loans*?
3. What evidence does Carey present to support his proposal? If income-contingent loans are such a good idea, why hasn't the government tried them before?
4. What kind of appeal does Carey make in paragraph 7? In your opinion, how effective is this appeal?
5. Where does Carey address arguments against his proposal? List these arguments. Which argument do you think presents the most effective challenge to Carey's position? Why?



Taylor's op-ed appeared on February 27, 2015, in the *New York Times*.



## A STRIKE AGAINST STUDENT DEBT

ASTRA TAYLOR

This week a group of former students calling themselves the Corinthian 15  
announced that they were committing a new kind of civil disobedience: a debt  
strike. They are refusing to make any more payments on their federal student loans.

Along with many others, they found themselves in significant debt after  
attending programs at the Corinthian Colleges, a collapsed chain of for-profit  
schools that the Consumer Financial Protection Bureau has accused of running a  
"predatory lending scheme." While the bureau has announced a plan to reduce  
some of the students' private loan debts, the strikers are demanding that the  
Department of Education use its authority to discharge their federal loans as well.

These 15 students are members of the Debt Collective, an organization that  
evolved out of a project I helped start in 2012 called the Rolling Jubilee. Until  
now, we have worked in the secondary debt market, using crowdfunded dona-  
tions to buy portfolios of medical and educational debts for pennies on the dol-  
lar, just as debt collectors do.

Only, instead of collecting on them, we abolish them, operating under the  
belief that people shouldn't go into debt for getting sick or going to school. This  
week, we erased \$13 million of "unpaid tuition receivables" belonging to 9,438  
people associated with Everest College, a Corinthian subsidiary.

But this approach has its limits. Federal loans, for example, are guaranteed  
by the government, and debtors can be freed of them—via bankruptcy—only  
under exceedingly rare circumstances. That means they aren't sold at steep dis-  
counts and remain out of our reach. What's more, America's mountain of stu-  
dent debt is too immense for the Jubilee to make a significant dent in it.

Real change will require more organized actions like those taken by the  
Corinthian 15.

If anyone deserves debt relief—morally and legally—it's these students.  
For-profit colleges are notorious for targeting low-income minorities, single  
mothers, and veterans with high-pressure, misleading recruitment techniques.  
The schools slurp up about a quarter  
of all federal student aid money,  
more than \$30 billion a year, while  
their students run up a lifetime of  
debt for a degree arguably worth no  
more than a high school diploma.

**"If anyone deserves debt  
relief—morally and  
legally—it's these students."**

But for-profit schools aren't the only problem. Degrees earned from tradi-  
tional colleges can also leave students unfairly burdened.

Today, a majority of outstanding student loans are in deferral, delin-  
quency, or default. As state funding for education has plummeted, public

**Chapter 15 Proposal Arguments**

2. Paraphrase Taylor's thesis by filling in the following template.

The Department of Education should solve the student debt crisis by

.....  
.....

3. What two problems does Taylor discuss? Does she describe them in enough detail? Explain.
4. What solutions does Taylor offer? How feasible are these solutions?
5. At what points in her essay does Taylor address objections to her proposal? Does she address the most important objections? If not, what other objections should she have addressed?
6. Taylor uses three terms that might be unfamiliar to some readers.
- *secondary debt market* (para. 3)
  - *crowdfunded donations* (3)
  - *unpaid tuition receivables* (4)
- Look up these terms, and then reread the paragraphs in which they appear. Do these terms help Taylor develop her argument, or could she have made her points without them?
7. What assumptions does Taylor assume are self-evident and need no proof? Do you agree? If not, what evidence should Taylor have included to support these assumptions?

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job selling shoes after dropping out of the state college because I thought I deserved better, and naïvely tried to turn myself into a professional reader and writer on my own, without a college degree. I'd probably be district manager by now.

Or maybe, after going back to school, I should have gone into finance, or some other lucrative career. Self-disgust and lifelong unhappiness, destroying a precious young life—all this is a small price to pay for meeting your student loan obligations.

Some people will maintain that a bankrupt father, an impecunious background, and impractical dreams are just the luck of the draw. Someone with character would have paid off those loans and let the chips fall where they may. But I have found, after some decades on this earth, that the road to character is often paved with family money and family connections, not to mention 14 percent effective tax rates on seven-figure incomes.

Moneyed stumbles never seem to have much consequence. Tax fraud, insider trading, almost criminal nepotism—these won't knock you off the straight and narrow. But if you're poor and miss a child-support payment, or if you're middle class and default on your student loans, then God help you.

Forty years after I took out my first student loan, and thirty years after getting my last, the Department of Education is still pursuing the unpaid balance. My mother, who co-signed some of the loans, is dead. The banks that made them have all gone under. I doubt that anyone can even find the promissory notes. The accrued interest, combined with the collection agencies' opulent fees, is now several times the principal.

Even the Internal Revenue Service understands the irrationality of pursuing someone with an unmanageable economic burden. It has a program called Offer in Compromise that allows struggling people who have fallen behind in their taxes to settle their tax debt.

The Department of Education makes it hard for you, and ugly. But it is possible to survive the life of default. You might want to follow these steps: Get as many credit cards as you can before your credit is ruined. Find a stable housing situation. Pay your rent on time so that you have a good record in that area when you do have to move. Live with or marry someone with good credit (preferably someone who shares your desperate nihilism).

When the fateful day comes, and your credit looks like a war zone, don't be afraid. The reported consequences of having no credit are scare talk, to some extent. The reliably predatory nature of American life guarantees that there will always be somebody to help you, from credit card companies charging stratospheric interest rates to subprime loans for houses and cars. Our economic system ensures that so long as you are willing to sink deeper and deeper into debt, you will keep being enthusiastically invited to play the economic game.

I am sharply aware of the strongest objection to my lapse into default. If everyone acted as I did, chaos would result. The entire structure of American higher education would change.

The collection agencies retained by the Department of Education would be exposed as the greedy vultures that they are. The government would get out of the

This opinion piece was published online on May 1, 2012, at [TheMaineWire.com](http://TheMaineWire.com).



## DON'T BLAME THE GOVERNMENT

SAM ADOLPHSEN

I still remember the day. 1

I was sitting at my kitchen table, pen in hand, and I signed the dotted line to 2  
borrow a significant amount of money to pay for my first year of college.

The funny thing was, despite what you might hear in the media these days, 3  
no one was standing over my shoulder forcing me to. No government official  
told me I had to borrow the money. It was my decision then and it's my debt  
today. I weighed the price of borrowing against the value of a secondary degree,  
and I chose education.

My decision, my responsibility. 4

That's not what you are hearing today from most of America's youth 5  
though. There are rallies in the streets of Portland, and in cities across America,  
with "Occupy" inspired students and graduates whining about their debt and  
how they need a way out. Students that have borrowed too much, of their own  
free will, for degrees that haven't led to a job, are now demanding a handout.

My generation is looking for a bailout. It doesn't matter that many of them 6  
are in tough positions, loaded with debt, because they made poor choices. It  
doesn't matter that borrowing money is a personal decision and requires personal  
responsibility. They want the easy way out.

Take the example of Stephanie, featured 7  
in a recent story from the *Philadelphia Inquirer*  
that re-ran in the *Portland Press Herald*. Stephanie,  
the story laments, owes over \$100,000 in  
student loans. Poor Stephanie. Then we find out that, for one, Stephanie is in  
law school (really, becoming a lawyer costs money? Who knew . . .) and even  
worse, we find out that Stephanie, had a FREE RIDE to Rutgers, but instead  
chose to borrow money to go to a smaller private school because she "fell in  
love with it."

"They want the easy  
way out."

So Stephanie didn't have to take on student loan debt. She chose to. Why 8  
should I feel sorry for her? Why should the government lower her interest rates  
so taxpayers can help her pay those loans back? It's her debt. Not the taxpayers  
of America.

Other decisions factor into this discussion as well. The *Press Herald* 9  
ran another story a couple days ago, highlighting several students who carried  
student loan debt. One of the students was a Social Worker who owes  
\$97,000 in student loan debt. A cursory search of the Internet will tell you  
that social workers don't earn enough to warrant that kind of debt. The  
same goes for a Maine student who will owe more than \$27,000 for his  
degree in Philosophy.

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**Chapter 15 Proposal Arguments**

2. Adolphsen uses two examples to support his point that some people in his generation “want the easy way out” (para. 6). Are these examples enough to support his point? What other evidence could he have provided?
  3. Could Adolphsen be accused of oversimplifying a complex issue? In other words, does he make **hasty or sweeping generalizations**? Does he **beg the question**? If so, where?
  4. Where in his essay does Adolphsen concede a point to those who disagree with him? How effectively does he deal with this point?
  5. How does Adolphsen characterize those who want student-debt relief? Are his characterizations fair? Accurate? Do these characterizations help or hurt his credibility? Explain.
  6. In what sense is Adolphsen’s essay a refutation of Lee Siegel’s essay (p. 580)?
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