

# YOUNG INVINCIBLES

## Student Debt Advocacy Roadmap

A user-friendly tool for budding advocates to conceptualize student debt and talk about it with peers and legislators!

Authored by:

Christine Mompont  
Emma Bittner  
Mikayla Mondragon  
Miracle Orji  
Simon Marquez

Sofia Pratt  
Natalie Ferguson  
Josue Rodriguez  
Malcolm Sullivan

---

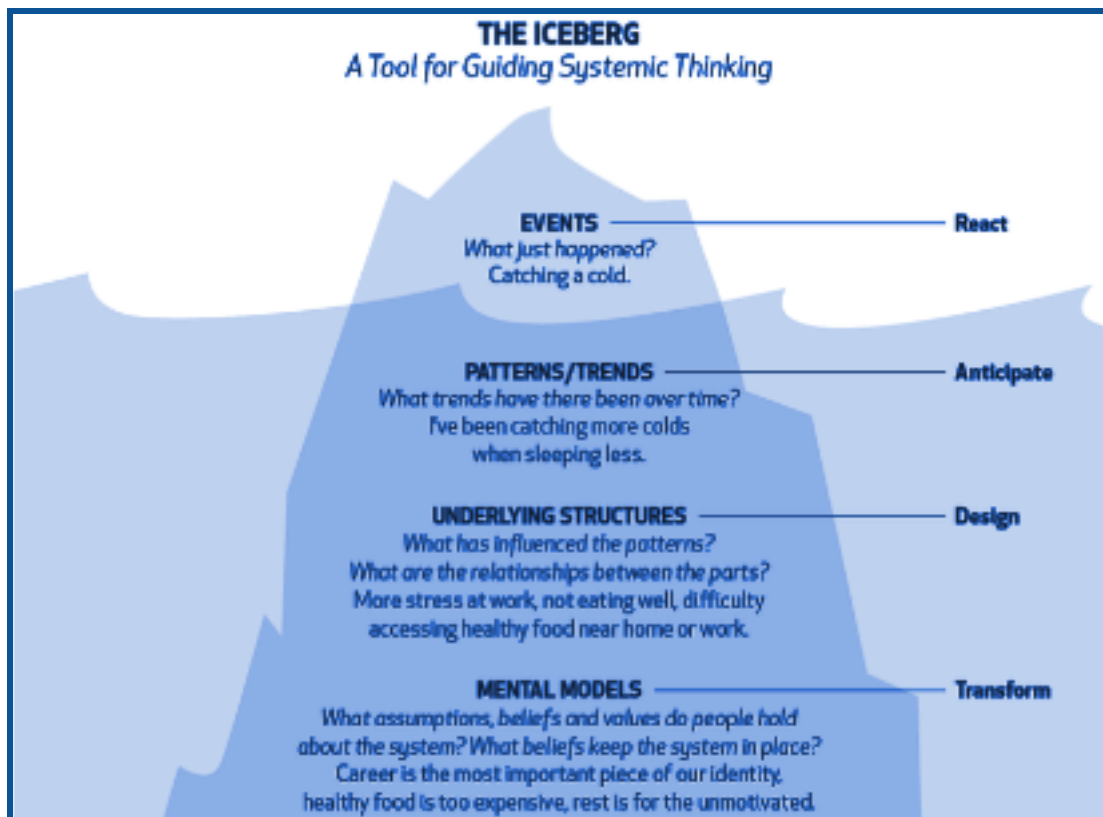
### How to use this toolkit:

1. **Learn** about your own debt: Check out the resources that we've shared with Borrowers across Texas: [YI's Student Debt Repayment Presentation](#) our [Workbook](#) and [Loan Repayment One Pager](#). You can also use [Savi's COVID-19 Student Debt tool](#).
2. **Explore** the debt problem using the iceberg model for systems thinking.
3. **Engage** your community:
  - A. 9 Ways to Talk About Student Debt to Amplify Change. Use our list of actions to engage friends, family, classmates, colleagues and elected officials about student debt.
  - B. Contact your elected officials and tell them about your needs. If you don't know where to start, check out the email templates included in this tool kit.
  - C. Use these resources to when advocating: Debt Report Executive Summary and YI's Student Debt Video

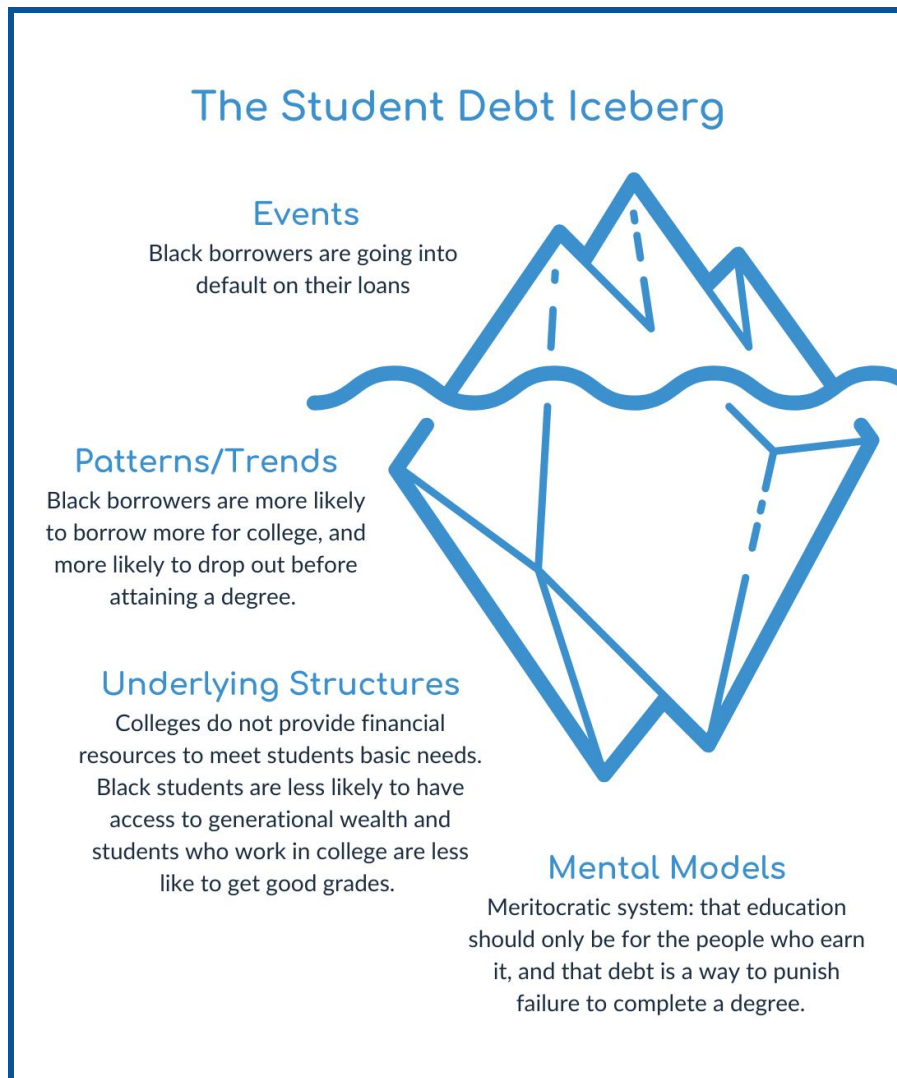
## Iceberg Activity

At Young Invincibles, one of the ways we think about issues facing young adults is through ecochallenge.org's iceberg model. The iceberg model is helpful because it can show you how to analyze an issue and help identify specific areas for advocacy. Once you understand the model, you can use it to think through any issue and it's a great way to guide a discussion on a topic you're interested in changing.

From ecochallenge.org, here's a general iceberg. At the top are events, the big, surface level things that call attention to the issue. Then one level down, they describe the specific patterns that underlie the event. Next are the structures of the system, the things that influence the patterns they saw. Lastly are the mental models, the beliefs that prop up the whole rest of the iceberg.



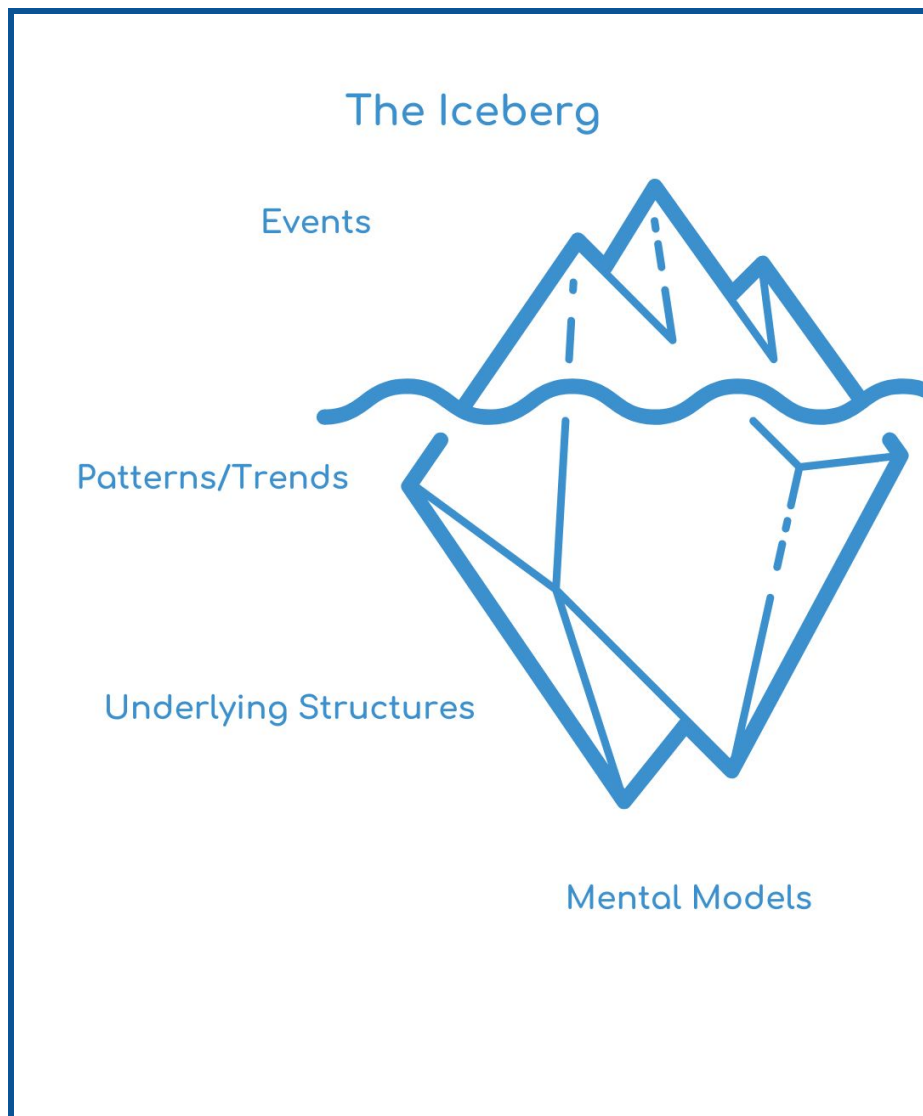
Below is an iceberg filled out with some information about student debt:



Our event is that Black borrowers are going into default on their loans. From there, your patterns could be that Black borrowers are more likely to borrow more for college and more likely to drop out before attaining a degree. From there, you might say that the underlying structures are that colleges do not provide financial resources to meet students' basic needs, Black students are less likely to have access to generational wealth, and that students who work in college are less likely to get good grades. You might find that the mental models that support the whole iceberg are the ideas that we live in a meritocratic system, that education should only be for people who earn it, and that debt is a way to punish failure to complete a degree. Keep in mind, this is just one example. You could start with the same event and find different patterns, structures, and mental models that support it. Or you could choose a different event. One of the reasons why the

iceberg exercise is so helpful is that there are almost no wrong answers. That means that when you fill out your own iceberg(s), you should pick events even if you don't know what props them up. The iceberg exists to help you ask why problems exist.

Once you feel familiar with the model, use it however suits you. You could teach it to friends or people you advocate with to help them think about issues. You could use it to lead a discussion of how an issue like student debt can affect communities differently and ask participants to create their own icebergs using a handful of events that you choose. Or you could use a filled-out iceberg to think about what you want to say when you call your State Representative.



## 9 Ways to Talk About Student Debt to Amplify Change

Before diving in, prepare by reading the Executive Summary for our Student Debt Report. The summary includes our key findings and recommended policy solutions for Texas.

### 1. Voice your concerns to local/federal government

- a. Speaking with government officials to push for legal and legislative change might sound intimidating, but it isn't - your elected representatives work for you! Advocating directly to officials can be done by sending emails, making phone calls or having in person meetings. Find your elected representatives [here](#). Email templates and scripts for talking to legislators can be found in this toolkit.

### 2. Take your story to social media

- a. Social media is a great place to spark change. Sharing your own personal story about student debt can be extremely powerful and create necessary conversations. Depending on which format you feel most comfortable with, you can share a [video of you talking](#), infographics or a blog post. Join us every Tuesday at 2 CT for our Today's Voices Tuesday Twitter chat using the **#TodaysVoicesTues** hashtag.

### 3. Share your concerns online through petitions and action letters.

- a. Creating or sharing petitions, action letters and other resources online also allows you to voice concern on issues you are worried about, as well as giving support. Petitions and other action oriented platforms are not only helpful in calling attention to this issue but can help you directly engage with changes in upcoming legislative sessions.

### 4. Meet with school administration and faculty

- a. If you are in school, administration and faculty can help provide a unique view on student debt and point you to resources and connections. Talking with faculty can often lead to a conversation to learn more about your school's policies and how to bring awareness to campus.

### 5. Join or start clubs

- a. If your campus doesn't already have a club or an organization that advocates for students and student debt you can easily create one yourself by registering it with your university. If you aren't in school, you can still find groups working on student debt, like [Young Invincibles](#).

### 6. Host a roundtable with family, friends, or peers

- a. If you are concerned, chances are other people you know are also concerned. Hosting a roundtable or just chatting with friends allows you to have a productive

conversation and come to conclusions on what needs to be changed. Being in a group with like-minded goals creates a supportive atmosphere that will amplify your advocacy. The conversations that come from these roundtables can become policy recommendations for local government, help you create a foundation or platform and may even help you look at the issue in a different light.

**7. Write and engage with non-profits and coalitions who specialize in loans and student debt**

- a. Expanding your network and working with organizations that have vast knowledge in this area can not only help you learn more, but can also give you valuable tools in your own advocacy. You don't have to directly work with or for these organizations, but they can be a great resource to learn more and have guidance with your advocacy.

**8. Question the constant raising of tuition rates and state disinvestment in higher education**

- a. Normally, year-to-year tuition rates are raised, but not often questioned. In the conversation about student debt we need to start questioning the yearly raise of tuition, where this new money is going and explain why it's unfair. The same can be asked when institutions try to justify a static rate of tuition for online classes versus in-person classes.

**9. Consider this as a question of equity and social justice**

- a. The student debt crisis impacts Black and Latinx borrowers more than white borrowers, women more than men, and first generation college students more than students whose guardians have degrees. While student debt is a huge financial burden for all borrowers, when it interacts with other systems, it is an issue of equity and justice.

## Find and Get to Know Your Representative

### **How does the Texas State House differ from the Texas State Senate?**

There are a total of 150 members in the House of Representatives whereas the Senate has 31 members. House members serve two year terms as opposed to senators who serve for four year-terms. Both Representatives and Senators represent specific districts within Texas, though Senate and House district maps look different.

### **Who should you talk to?**

If you want to speak to a legislator, it's generally best to start with the legislators that represent you. Who your elected officials are will depend on your address. You can find out who represents you in the Texas Senate and House of Representatives through the [Texas House of Representatives site](#). In addition to providing the names of your elected officials, it will also give you their office contact information.

If you'd like to reach out to other Representatives, the Texas [Higher Education Committee](#), which oversees state policy on public colleges and universities in Texas, is an excellent place to start.

### **How do I find out how my elected official voted on a bill?**

Knowing your elected officials' track record will give you insight into what they care about, what kind of legislators they are, and how they respond to their constituents.

If you have a specific bill you want to know your elected official's vote on, the Texas Legislature records votes in The House Journal. If you don't know what exact bill you're interested in, try searching for your legislator's name and the subject you want more information on, in this case student debt. You might find your legislator's campaign website, news articles, or sites like Ballotpedia and LegiScan that track the political process. You can also call your elected official's office and ask what, if any, bills they've sponsored or supported related to your issue area.

## Email Templates

*Ready to jump in? Check out this email template and phone script that can help you communicate your concerns with your representatives. These are just a template, personalize them any way that helps you communicate your message.*

[Find your TX state representative here.](#)

### Email Template

Dear [Representative or Senator] \_\_\_\_\_,

My name is [insert name] and as a [young adult, student, parent of a student] in your constituency, I am concerned about how the student debt crisis will affect my future. It is imperative for [insert state or city] legislators to take action in protecting student borrowers. Young Invincibles just released a report that shows Texas borrowers are held back by student loan debt, impacting academic progression, home ownership, and mental health. The debt crisis especially impacts borrowers of color, first generation college students, and unemployed borrowers affected by the pandemic. The report highlights the economic devastation student loan debt has on young Texans. For students of color, student loan debts equals 74% of what they earn in their first-year wages, well exceeding the 60x30TX plan. Over 65% of respondents to the survey in the report agreed that student loans are a serious obstacle for getting what they want in life, whether that be going back to school, owning a home, saving for retirement, or any other life goal. [Insert the option of the following that applies: The Senate, Congress, Texas] has not done enough to respond to this crisis. It is with this in mind that I am advocating that you support [insert bill or legislative action].

[Use this next section to write something personal about your experiences with this topic and how the proposed action would affect you. This makes the email more meaningful to both you and the recipient.]

EXAMPLE: I have already accumulated \$8,000 of student debt as a community college student and I fear that this number will drastically increase as I continue my education. I am often faced with the dilemma of deciding whether to continue my education or work to save money. I believe that it is my fundamental right to have the opportunity to do both.

When considering legislation on this matter, please remember the student borrowers in your constituency who are impacted by the student debt crisis. Thank you!

[Insert your name]



## Phone Script

*Often when you call an elected official's office, a staff member will answer the phone. Use the first part of the script when your call is answered.*

Hello, my name is [insert your name] I am a constituent of [insert legislator's name] and would like to make a comment to [Senator/Representative] or [her/his/their] chief of staff about the student debt crisis.

*When the staff member who answers the phone redirects you, use the following script. If your call is answered by your elected official or their chief of staff initially, you can drop the first sentence of the following script.*

My name is [insert name] and I am a member of your constituency. I would like to express my concerns about the Texas Legislature's response to student debt. There are no current protections for student borrowers. [Insert personal testimony of 2 sentences or support for a bill that would protect student borrowers.] What are your office's plans to protect student borrowers?

*Remember: elected officials work for you!*

---

Learn more about YI at [younginvincibles.org](https://younginvincibles.org) or follow us on social media :



FOLLOW @YOUNGINVINCIBLE



FOLLOW TOGETHER.INVINCIBLE



FOLLOW YOUNGINVINCIBLES



FOLLOW YIWANTCHANGE