



# Reasoning with Ethics

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*Ethics in action creates character.*

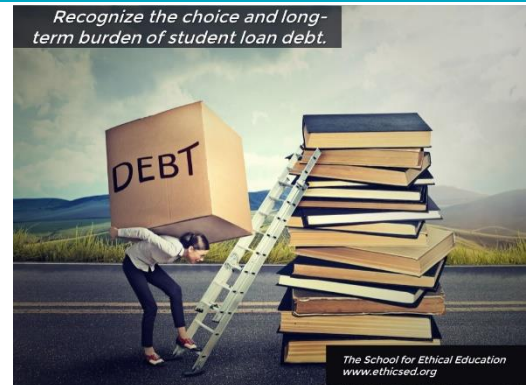
Use this blog to:

1. Lead class discussions in social studies, civics, ethics or advisory classes.
2. Teach students skills to analyze cases with core ethical values.
3. Recognize skills in support of SEE's Tri-Factor Model of ethical functioning.

[Visit the online Ethics Blog.](#)

## ***Might Core Values Guide Choices about Student Debt?***

CBS News reports that 43 million Americans have student debt that totals over \$1.5 trillion. The average household with student debt owes almost \$48,000 and 5.2 million borrowers are in default. Student-loan debt can impact financial decisions for decades after students leave college, with or without a degree. One student in the CBS report noted going into a panic attack in her final semester when she realized for the first time that her debt total from multiple loans was \$53,000.



Our culture prioritizes college education and then complicated economics accelerate the cost of completing a college degree. The ease of securing student loans is one factor that is recognized to keep the student pipeline flowing to college. Fast Facts on Google noted, “According to the College Board, the average cost of tuition and fees for the 2017–2018 school year was **\$34,740** at private colleges, **\$9,970** for state residents at public colleges.” Lower rates are available through public community colleges.

SEE asks students to consider the ethics of going into debt and the size of any debt for a college education. Is the question of entering into debt (any debt) an ethical issue? What core values should guide “debt decisions”? How can the reality of future debt responsibilities and what that means for lifestyle choices after college temper aspirational goals for the “best education”?

Regarding this archived case, we encourage you to view more background information at-- <https://www.cbsnews.com/news/student-loan-debt-i-had-a-panic-attack-millennials-struggle-under-the-burden-of-student-loan-debt/>

### **Contact information**

The School for Ethical Education is a not for profit teaching agency in Milford, CT with the mission to advance strategies of placing ethics in action to create character. As a non-sectarian 501(C)3, SEE is supported by fees for service, grants and donations. For more information visit our website at [www.ethicsed.org](http://www.ethicsed.org) Please reply with “unsubscribe” in the subject heading if you want to be removed from this Reasoning with Ethics Blog.