

# A Coach's Notes<sup>1</sup>

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Connecticut Debate Association

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## Connecticut Debate Association

Darien High School, Farmington High School and Guilford High School

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**Resolved: Student loans should be limited to those students and amounts that are highly likely to be repaid in full.**

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## Introduction

This is the March edition of the 2016-17 CDA season. Previous year's editions can be found through the [Training Materials](#) page on the [CDA web site](#). Accompanying this document are my notes from the final round at Darien presented in two formats, transcript and flow chart.

These Notes are intended for your benefit in coaching your teams and for the students to use directly. I hope that you will find them useful. Please feel free to make copies and distribute them to your debaters.

I appreciate any feedback you have, good and bad. The best comments and suggestions will find their way into subsequent issues. I would also consider publishing signed, reasoned comments or replies from coaches or students. So if you would like to reply to

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my comments or sound off on some aspect of the debate topic or the CDA, I look forward to your email.

## **Limiting the Scope of the Debate**

There is often a fascinating disconnect between the Affirmative case that I think students will use when I prepare the packet and the Affirmative cases I see presented at the tournaments. I thought the issue in this month's resolution was straight forward: should the government use student loan policy to guide students into economically rewarding courses of study? Or, are there other purposes to education that outweigh these?

Education is an investment, a forward looking economic activity. The Federal student loan program was set up to provide funds to support education. Students essentially have no assets and no real credit history, but most of them grow up, get jobs, pay taxes and sometimes vote. That makes them potentially a good investment. Today, current and former students have borrowed a lot of money that many are having problems repaying, or that unnecessarily burdens them for a long time after graduation.

Students who borrow money to go to good schools, study subjects that have economic value, get good grades and graduate with a degree are usually able to manage that debt successfully. Students who borrow money to go to poor schools, study subjects of questionable economic worth, get poor grades and, especially, drop out without getting a degree or completing the course of study, are likely to have trouble repaying the loan. Someone interested in making a profit would want to lend to the first group and not to the second. Note that "good" and "poor," "substance" and "questionable," and "manage" are not absolute standards. A "good" school depends on talent, aptitude, course of study and any number of other factors, including luck.

Of course, not everyone can or wants to go to Yale, not everyone is cut out to be a computer science major, young people, being young, change their minds about what they want to do in life, and anyone can be overwhelmed by temporary misfortune or make a mistake. Many community college or even trade school graduates do quite well in life, as do those who study art or English or archeology. Or even, as the old saying about construction, a lot of people have gotten rich pounding nails. Being top of the class is no guarantee of success, not to mention iconic dropouts like Bill Gates and Steve Jobs.

Lending based on student ability, school choice and major may increase income inequality and further disadvantage the poor. It may also devalue liberal arts in favor of STEM, changing the character of the society we live in. Is this what the government should be doing? Government losses on student loans may simply be another form of subsidy, like scholarships or grants, and well worth the overall benefit to society that education provides, many of them not easily measured in dollars.

Loans themselves might be the problem: the US is relatively stingy in its support of post-secondary education, which is free in many countries. Easily available loans may be driving up tuition, making things worse.

Defaults are more likely with students attending for-profit schools taking advantage of both the students and the systems, and the worst of these abusers are already being

addressed by other means. Better counseling and guidance, funding for non-tuition expenses, better work-study programs, income-based repayment, could all help.

Most of these issues can be found in the packet. I think there are plenty of straight up arguments for both sides.

### ***What's a Reasonable Limitation?***

The Affirmative at Darien limits the discussion to graduate students, and wants to base all loans on the credit score of the student and that of a required co-signer. I don't have any issues with the plan—actually I do, but because it is weak, not because it's invalid. The plan probably comes from combining the Greg Ip article<sup>2</sup> on market discipline which mentions credit scores with the Annamaria Andriotis article<sup>3</sup> noting low losses on private student loans which mentions co-signers.

But I do have a problem with limiting the debate to graduate students. The packet only mentions “graduate student” once, to describe the status of someone being quoted, and only mentions “graduate degree” twice, to note that students with the most debt have the least trouble paying it off because they spent the money earning graduate degrees in law, medicine or other disciplines leading to high paying jobs. Unless both teams are experts in financing graduate school, the only information available to them suggests there is no problem here. Yet Neg accepts the definitions, saying so explicitly in the INC and never questions the harm! The mistake here is on both sides.

Affirmative teams often try to limit the scope of the debate, and that is their “right” arising from the right to a reasonable definition of terms. But for a limitation to be reasonable it must both embrace the resolution and still leave room for a robust debate on both sides. Limiting this debate to graduate students certainly falls under the resolution, but does not lead to a robust debate. Based on the packet, most likely neither side knows anything in detail about this segment of the student loan issue. If one side did know significantly more, it would be unfair.

A case that is built around specific knowledge of a very restricted or specialized interpretation of a resolution is often called a “squirrel” or “squirrel case.”<sup>4</sup> I've run squirrels, and probably everyone tries it at some point or another. Based on that experience, I can't recommend them. Like real squirrels, they are more trouble than they are worth, and they make you look foolish when you try to chase them.

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<sup>2</sup> Starting at the bottom of page 2 of the packet.

<sup>3</sup> On page 8 of the packet.

<sup>4</sup> Wikipedia defines a squirrel as “A squirrel is a term in debating jargon, particularly in parliamentary debate, that indicates a definition from the side of the opening speaker that makes it too easy for his or her side. The first speaker in a debate, who is defending the motion or proposition, generally has to define the terms used in the motion. When this definition is done in an unexpected way, it can favour the opening side, because that side had been able to prepare for the particular interpretation in the preparation time. For example, if the motion read “This House Would dissolve the police”, it would be a squirrel to refer to the band The Police instead of the police. Another squirrel in this case, that helps the opening side by making the debate generally easier for them, is to add unreasonable exceptions to the motion. For example, defending “dissolving the police” except in cases where it has to “uphold the law” is rather easy.” See [https://en.wikipedia.org/wiki/Squirrel\\_\(debate\)](https://en.wikipedia.org/wiki/Squirrel_(debate)) .

Aff or Neg, you are on firmer ground when you take a straightforward interpretation. Unless it is intended to be a humorous debate, the resolution is chosen so both sides have plenty to say.

### ***Do the Limits Matter?***

I've just mentioned the first problem with this round: Aff limits the debate to an area about which it has no real knowledge; Neg accepts this definition and proceeds to debate it. But the only part "graduate student" plays in any argument during the round is in the back and forth over whether graduate students have useable credit scores. There are assertions on both sides; Neg happens to be more right than Aff, but there are no facts to decide the issue.

So the second problem: definitions are meant to clarify the debate. That means they should matter, be referred to, make a difference to the arguments. Look at the flow. If you take the term "graduate student" and simply replace it with "student" in every argument, would anything in this debate have changed? I don't think so.

The third problem is Aff justifies its case—and Neg refutes it—with statistics that don't apply. Aff compares the 1.9% default rate on private student loans<sup>5</sup> to the 1 in 6 default rate on Federal student loans.<sup>6</sup> Neg counters that college graduates make \$1 million more over a lifetime than non-grads.<sup>7</sup> The Aff statistics apply to all students with either private or Federal student loans; we don't know the numbers for graduate students alone. The Neg statistics applies to those with undergraduate degrees; we don't know how much a post-graduate degree is worth. Neg mentions the Aff disparity between argument and facts, but does not stress it.

Question facts! If your opponent quotes a hard fact that you are not familiar with, get the source and make them explain it. In CDA it's likely from the packet—what page? where? Check it and see if it applies!

### ***No Facts? Tell a Story!***

Without facts to support its case, Aff spins a tale about credit scores. They make a number of assertions: credit scores are based on fiscal responsibility; students have credit scores; students can have good credit scores; poor people can have good credit scores; credit scores are objective and non-discriminatory. Hmm? Not exactly.

I had to work with credit scores in my job, so I know a bit about them. But you can get a quick introduction by going to Wikipedia.<sup>8</sup> They are basically backward looking: if you have a history of paying your bills on time, especially loan payments, if your income is high relative to your debt, you tend to have a higher credit score. If you have large debts relative to income, pay late, or miss payments, or default, and you tend to have a lower credit score. They are based on your credit history.

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<sup>5</sup> Andriotis article on page 8 of the packet.

<sup>6</sup> Miller article, page 1 of the packet.

<sup>7</sup> Alexander article, page 10 of the packet.

<sup>8</sup> See [https://en.wikipedia.org/wiki/Credit\\_score\\_in\\_the\\_United\\_States](https://en.wikipedia.org/wiki/Credit_score_in_the_United_States) .

College students tend not to have much of a credit history. Most aren't employed full time, they don't spend much (other than their parents' money), they probably haven't borrowed much other than student loans, and if they have student loans these aren't in repayment (you generally don't start paying back a student loan until a year after you graduate). And their student loan debt to part-time income ratio is probably unfavorable for most recent college graduates who choose to go directly to graduate school.

So students can have credit scores, but like most things financial, students from wealthier families are likely to have better credit scores than students from poorer families. And students without strong family support—both financial and moral—are unlikely to have very good credit scores. This also poses the question: what is a “good” credit score with respect to the Aff plan? Will anyone qualify? No one? How many? For all we know Aff could shutter graduate programs across the country or overwhelm them with a flood of new students.

If you lack hard facts to back your argument, you tell a story. With more facts, you could tell a better story, but you work with what you have. I am not criticizing any debater for telling a story. Most debate, and the best debate, is about telling a convincing story that explains the facts that are available, and showing the story told by your opponent is lacking in some way.

The Aff story here is something like:

*Students who want to go to graduate school and need to borrow to pay for it will have an incentive to be financially responsible. They will pay their bills and make loan payments on time. This will result in a good credit score. Their parents will have the same incentives based on a desire to help their child as co-signers. And these students will seek out employers willing to act as co-signers. The result is that they will not only go to graduate school, but they will be able to repay their loans.*

Stories, like facts, should be questioned. Do college all Freshmen know whether they want to go to graduate school? Perhaps a small group is certain they do, and a larger group is certain they don't want to or won't go in any case. But what about the large group in the middle who haven't figured out their lives yet, or even their major? What about those who have a poor credit score due to misfortune, say a medical emergency? a scam? a brush with the law? What about students estranged from their parents? Orphans? Parents with bad credit scores through no fault of their own? Do graduate students typically have full time jobs?

One of the best ways to analyze a story argument is through comparative statics, a physics term borrowed by economists. Today, we make loans to graduate students, and certain people go to graduate school. Some of them repay their loans, others do not. Aff's argument for the resolution is that essentially it will improve repayment and make the Federal student loan program sustainable. If they make the same loans to the same people with the same life histories, that isn't likely to happen. The only way the Aff plan can solve is to shift loans away from current students with bad credit scores to others with good credit scores. But those with good credit scores who are in graduate school will repay in either case. Those with good credit scores who are not in graduate school presumably chose not to go to graduate school. There is no additional incentive in the

Aff plan for them to go to graduate school. So Aff either reduces the number of graduate students or continues to make loans to people with lower credit scores who won't repay!

The argument that Neg makes about increased discrimination can be told the same way. Among existing graduate students, a poorer person is more likely to have a lower credit score and to be from a troubled family than a student from a wealthier family. A poor student's parents are less likely to be acceptable co-signers than a wealthier student's parents. A student from a poorer background is less likely to have the contacts that a student from a wealthier family will have, and so less likely to have a sympathetic employer.

Remember all population arguments like these are based on averages. Do all poor students and/or their families have poor credit scores and no contacts? No. Do all rich families have good credit scores and influence? No. But in Damon Runyon's famous comment: "The race is not always to the swift, nor the battle to the strong, but that's the way to bet."<sup>9</sup>

### ***Arguing Definitions without Arguing Definitions***

I've criticized the Aff definition of "student", and the Neg for accepting it without question. But we all know debates about definitions are boring. I am not suggesting this debate would have been better if all eight speeches had begun with either "we think it's perfectly reasonable to talk about graduate students..." or "the resolution says 'students' and that is more than just graduate students." Boring!

We rarely hear good arguments over definitions because debaters don't understand the purpose of definitions. If you don't understand what something is for, you probably won't use it correctly, or, in the case of a debate, argue about it correctly. Most arguments over definitions are merely assertions. Aff insists they have a "right" to define as they choose; Neg insists the definition should be different. But if you understand what a definition is for, then you can explain whether or not the definition serves that purpose. And then your argument about definitions doesn't sound like an argument about definitions, but more like a regular argument.

Definitions in a debate are intended to clarify the meaning and scope of the issue being discussed. In this case the definition does restrict the scope. Does that help the debate by bringing the issues into focus? I've already noted that neither team has information on graduate students, so it hardly clarifies anything. When you say to your opponent, "your data isn't about the topic as you've defined it" you are arguing about definitions!

(The alternative is that Aff came in with reams of information on graduate students and their student loans. While this is unlikely in extemporaneous or parliamentary debate, it happens regularly in Policy and Public Forum debate. Does it make sense to have a debate where one side knows everything about the subject and the other nothing? In extemp and parli we call this a specific knowledge case and it is frowned upon. But in this situation your argument is: "We'd love to debate this resolution, but we have no way of evaluating what our opponents are saying, and, Judge, neither do you.")

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<sup>9</sup> This comment, with various changes, has also been attributed to others.

In addition, a definition is only important if it has an impact on the debate in terms of the arguments that are made or could be made by either side. Again, as noted, this entire debate would have been unchanged if it had been about all student loans, not just loans to graduate students. The definitions have no impact, and the restriction doesn't really matter.

If they have no impact, you might say, why argue about them? Because anything that makes your opponent's case look weak helps you. Anything that shows you have a better understanding of the issues helps you. In this case simply point out the consequences of the definition:

*We don't want to argue over the definitions, but we'd like to note that none of the Aff arguments depend on the debate being limited to graduate students, and neither will any of our arguments. The packet has no specific information on education loans to graduate students, so there isn't much for either side to go on. All of the data refers to the larger population of students. So we aren't going to contest the definition directly, but we will proceed as if we are arguing about the broader problem. If Aff has any arguments specific to graduate students, we'll deal with them if and when they present them.*

All "rules" in debate have a purpose. Don't tell the judge about the rules. Explain how whatever it is your opponent is doing harms that purpose and therefore harms the debate.

## **Tactical Issues**

There are a few short issues I saw in this round that I will discuss in brief.

### ***Posing Straw Men***

In the 1AC Aff presents two contentions and then presents two potential Neg arguments that they proceed to refute. The first potential argument is on discrimination, the second on why they chose to focus on graduate students. Neg does make the first argument, but not the second.

I generally think posing possible counterarguments is a mistake. First, why help your opponents? If they want to make an argument against your case then they should do the work. If they haven't thought of the argument, why give them ideas? Second, most teams present straw men—toothless versions of the argument—that are easy to knock down. It's hard to make them sound convincing, so it isn't clear they help your case. Third, you've just told your opponent your strategy for beating that particular argument! A good opponent will adapt to that and you will have to start over.

Always make your opponent do their own work, don't do it for them. Your contentions, especially on the Affirmative, should always support your case in a positive way. Save the rebuttals for when—and if—they are needed.

### ***Sticking to the Contentions***

The Negative team had great discipline with respect to covering the contentions. Every Neg speech is structured by going down the contentions in order, first one side of the case then the other. This extends even to the 2NR.

I do prefer a bit more coordination in the Negative block, the 2NC/1NR. Both speakers here cover the same ground in the same order. They could have divided up the work and gone into more detail on each point. I also think a better 2NR summarizes the debate and the case for voting Neg, though this should be done by folding in the contentions. But if in a debate, every time you speak you cover all of the contentions that are on the table, you're doing very well.

Aff, like too many CDA teams, abandoned the contentions almost entirely in rebuttal. The 1AR doesn't mention any contention directly, and the 2AR—which should be summarizing the round for Aff—mentions only three of the five total contentions presented.

It is efficient to group the contentions, possibly under new headings, summarizing the major issues in the debate, if you can. In the 2NR and 2AR you should do this as part of your summary of the round, your reason for a decision. Summarizing the round in the 1NR or 1AR is usually too early.

### ***New Contentions in the Second Constructives***

Neg presented a new third contention at the end of the 2NC. I'm not criticizing the argument, only the placement. Perhaps Neg only came up with it during the 2AC. But my preference is for both sides to present their full case in the first two constructive speeches.

First, I think the debate is cleaner and easier to understand if the two sides lay out their positions in the beginning. Most of the time anything new you think of can be placed as a reply to something else. The debate is better organized and easier for the judge to understand.

Second, new contentions in the second constructives sound like afterthoughts, like it wasn't important enough to mention earlier. Maybe you really didn't think of it until later, but in that case see my suggestion in the previous point. If it's important, get it out in the first constructive and add more depth to it in the second constructive. (That is essentially what second constructives are for—adding depth to the round.)

Third, a new contention in the 2AC or 2NC may be interpreted as an unfair attempt to overburden the other team, i.e. spread. I am not against spread, and in my opinion most of those who are against spread confuse it with talking too fast. The second best way to win debates is to present strong, complex, dense arguments so that your opponent cannot cover them in full. You want to force the other team to drop arguments if you can. But new contentions late in the constructives, especially at the end of a second constructive, looks like piling on. If you must present a new contention in the 2AC or 2NC, do it at the start of the speech, not the end.

Finally, new contentions in the 2NC opens the 1AR to new arguments. While new arguments are generally not allowed in rebuttal, Aff has the right to reply in the 1AR to anything new in the 2NC. If it can be linked, even remotely, to the new contention, it's fair, even if it is then used against other arguments presented earlier. That can be quite an advantage for Aff in a close round.

There is no rule against new contentions in any constructive speech, and as a judge I will accept them. But you have my preference as a debater, and my reasons for it.

### ***Prep Time Revisited***

Neither team used any prep-time in this final round until the 2NC, and then everyone uses one minute prior to each speech until the 2AR, when Aff uses 4 minutes. Both teams are experienced debaters. Both teams spoke well. Both teams presented strong cases, my comments notwithstanding. Both teams were still dumb about using prep time.

Debate in CDA, and many other formats, is a team, not a solo, activity. Team implies teamwork. You can't help your partner while they are speaking or being questioned, and only one of you can ask questions at one time. So the only time you can work as a team is during prep time, either before or during the round.

Each team has three points when they rise to speak immediately after their opponent has finished. Each team has six minutes of prep time. The default use of that time for every CDA debater should be to take two minutes on each of these occasions. For Aff that means two minutes of prep before each of the 2AC, 1AR and 2AR. For Neg that means two minutes of prep before each of the 1NC, 2NC and 2NR. The 2NC/1NR should be prepped as one speech, so the 1NR shouldn't need additional prep. Since the 1AR follows the Negative block (2NC/1NR), Aff might consider taking three minutes prior to the 1AR and shaving one minute from before the 2AC. But any other choice is dumb.

Why is any other choice dumb? Because you and your partner should never get up to speak unless you have agreed on what will be said. That means you should prepare each speech together, or at the very least review the outline. Even if you prepare your speech while your opponent is speaking, you are both busy—or should be busy—flowing until the end. You can't begin to discuss until the speech (or cross-ex) ends. You should never rise to speak without an outline that you both have checked and approved.

Debaters don't seem to realize that most debates are not won or lost in the final rebuttals. Choices made, or, more often not made, early in the constructives often dictate the result. Did you properly adapt the Neg case in the 1NC so it responds to the 1AC? Does the 2AC recognize how the two cases align (or not) and deal with the most important issues? Do the 2NC and 1NC divide arguments so as to introduce any new argument needed in the 2NC, cover all the arguments efficiently without repeating any, with the objective of putting the most pressure on Aff in the 1AR? Does the 1AR refute the entire Negative block, or, if that can't be due to the time limit, does it refute the critical arguments? Do the final rebuttals present the strongest possible summary to the judge? It's clear to me from watching debates that most debaters rise without having considered these issues, much less having resolved them.

If you are winning or losing the debate, four minutes of prep time prior to the last rebuttal is not going to change the result. But take a minute or two to make sure the 1NC, 2AC, 2NC or the 1AR is correct and you may not need a lot of prep for the summary.

