



# ECONOMIC RESEARCH INDIVIDUAL (155)

—Secondary—

**REGIONAL – 2020**

**Judges: Please double check and verify all scores and  
answer keys!**

Property of Business Professionals of America.  
May be reproduced only for use in the Business Professionals of America  
*Workplace Skills Assessment Program* competition.

## TOPIC

A student loan is a type of loan provided by the [United States](#) government or other [private](#) financial institutions to students [and/or their parents](#) who need help financing higher education. It is being said that student loan debt in this country is nearing crisis proportions. Write a research paper that addresses whether this statement is supported by evidence. Your paper should include the following but is not limited to just these bullets.

- Discuss the advantages and disadvantages of the current student loan system.
- What do financial planners recommend as a level of debt for higher education?
- How do college majors play into the ability to repay student loan debt?
- What is the economic impact of student loan debt on a person's future?
- Address what actions, if any, the federal government should take to protect students.
- What is the impact of student loan debt on the economic well-being of the United States?

## JUDGING PROCEDURE

- Contestants will be introduced by contestant number. **Contestants may continue to wear their name badges.**
- As a team of judges, formulate two to three questions to ask at the conclusion of the presentation. Be sure to ask the same questions of each contestant.
- Contestants will present before a panel of judges and timekeeper.
- Set-up time will be no more than three (3) minutes.
- The presentation will be no more than seven (7) minutes; followed by judges' questions not to exceed five (5) minutes.
- Excuse contestants upon completion of judges' questions.
- **There can be no ties in the top ten (10) contestants.** It is the responsibility of the judges to break any ties.
- Administrator will fill out ranking sheet prior to dismissing the judges.
- If more than one (1) section is necessary, finalists will be determined by selecting an equal number from each section.
- Give administrator all Judges' Rating Sheets, Judge Evaluation Sheets and contest materials.
- No audience is allowed in the contest room.

## Please double-check and verify all scores!

Refer to [Style & Reference Manual](#) for MLA Report Style and Works Cited format.