**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*](http://www.bpa.org/sdownload/2016-17_SPS_Style_Reference_Manual.pdf) **for MLA Report Style and Works Cited format.**