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COMS 101 Section ____

Organization: Problem - Cause - Solution

Audience analysis: The audience for my speech are young Christian adults from all around the country, who will be starting their first jobs after college ends in one month. These people are God-conscious, and try to live by the values that God wants us to live by.

Rhetorical Purpose: To inform my audience about credit card debt, and to persuade them that they themselves should spend and manage their money properly, as God would have want them.

Redemptive Purpose: Explain in a brief paragraph why you regard this social problem to be 1 that prevents people from experiencing life as God, according to Scripture, means it to be experienced. Briefly explain, too, why your proposed solution qualifies as redemptive as the Alban text defines this term in pp. 64-78.

- Attention-getter

I want some audience participation here. Everybody needs to take out a \$20 dollar bill or any bill from his or her pockets and tear it in front of him or herself. Nobody would do it, right? You probably think this is crazy but we throw away our money like this every day, without even realizing it.

- Motive for Listening

Let me give you an example. Consider you have taken a credit card debt of \$1000, with the minimum payment being \$25, and an interest of 19%. How long will it take to pay off the debt, if you just pay the minimum amount? It will take around seven years to pay off that debt. This shows how a little debt can go a long way if you do not pay for it in time.

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- Credibility Statement

I have faced this problem of credit card debt, and understand how stressful it makes your life. I can help you avoid the same mistake I did and live the way God would have wanted us.

- Thesis Statement

Credit card debt can turn into a life long problem, if people are not careful about their spending.

- Preview Statement

I will first explain the problem with credit card debt and how it affects us. Then, I will discuss the causes behind this. Lastly, I will discuss some solutions to this problem.

Transition: So, here is the problem with credit card debt.

Body:

- Main Point 1. State it as 1 complete, declarative sentence. A lot of students are affected by credit card debt

- An example, According to the (Holub, 2002), almost all of the college-going students own at least two credit cards. The same report highlights that between their four years of college, their credit card debt doubles. Hence, nearly all of college-going students have some sort of debt and will need to pay them in the future.

- Main Point 2. Credit card debt is so stressful that people commit suicide because of it.

- Manning (2000) tells a true story about a person who owned nineteen different credit cards, and was in debt of \$127, 000. He was using credit

cards to finance his lifestyles, and it eventually got so big that he was not able to pay it back. When all the nineteen banks threatened with legal action, he thought the best way was to commit suicide.

- Even the Bible hints at this, “ The rich rules over the poor, and the borrower is servant to the lender” (Proverbs: 22: 7)

Transition: Now that we have a little idea of how dangerous credit card debts are, let us examine the causes behind it.

- Main Point 3. The ultimate cause behind this problem is US!.

- We as a society are very materialistic, and try to spend more than we earn because it is convenient. By using a card, we eliminate the “ pain of paying” (Ariely, 2010). When people pay with credit cards, they do not realize how much money they are paying, while those who pay with cash know the exact amount being spent. A related problem to this is that we therefore do not realize how much interest we are paying, or when the debt is due.

- Another reason behind this debt is the lending policies of banks. They encourage individuals to take more and more debt, as they are able to charge an interest on the remaining amount. This is one of the major income sources of banks. Banks have a conflict of interest in distributing more and more credit cards and making sure that students are unable to pay them. You may have noticed that as soon as a person turns eighteen, he or she starts getting unsolicited credit card offers. As teenagers turn young adults, they tend to misuse their new freedom and spend more than necessary on items they do not need. (Manning, 2000)

- Main Point 3. So what is the best way to avoid this problem?

- One of the best ways I have learn to avoid this problem is by leaving your

credit cards home, and pay all your expenses with cash or a debit card.

- If you have to use your credit card, then the only possible way is to either reduce your expenses, or increase your income. The best way to do is to start tracking your spending by preparing a budget. Now that everyone has a smart phone, numerous apps can help you keep track of your income and expenses.

Conclusion:

- Summary

Credit card debt is a huge social problem, which highlights the materialism and greediness of our society. If not controlled, credit card debt can turn into a huge problem. We need to start developing healthy saving and investing habits from an early age so that we learn to spend our money responsibly. Even God wants us to pay our debt in time, and try to not to get a loan in the first place.

Call to Action

Restate I would like each one of you to start with a budget. Every month, prepare a budget, and keep your spending within that budget. This will help you live within your means and according to the values provided by God.

- Refocus Audience Attention

If you consider the example that I gave in the beginning, to pay the \$1000 debt, you would have in reality paid \$1540. This \$540 is like ripping your money in front of yourself. So remember, not to overdue a loan as it causes unnecessary stress and God has also discouraged it by commanding, " Let no debt remain outstanding" (Romans: 13: 8).