

Good revision and reflection article review example

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Response to Wolfers's and Webley's Articles

An online petition about forgiving student loan debt for all Americans has since received/raised nearly 300, 000 signatures. The people who came up with this idea and those who approve of it believe that student loan debt forgiveness will have an immediate stimulative effect on America's economy. While many people signed to endorse the policy of forgiving student loan debt, some people have a different opinion about it. For example, journalist Kayla Webley and economist Justin Wolfers are among the few who have made their voice heard on this matter. Although both Webley and Wolfers think student loan forgiveness is not a good idea, Webley uses a more objective, rational way to provide some effective and convincing evidence to present her position. On the other hand, Wolfers uses an emotional approach to insist on his angry position that forgiving debt is a bad idea that results in a shortage of logic and makes his argument less convincing than Webley's.

In his article "Forgive Student Loans? Worst Idea Ever," Wolfers expresses his position that student loan forgiveness is a very bad idea. He articulates this in five ways. He thinks that it is meaningless on macroeconomics principles that forgiving student loan leads to an economic stimulation. It is also unfair to those people who really need help instead of these students who are not the group of people that should get help. From an almost similar position, in the article "Is Forgiving Student Loan Debt a Good Idea?", Webley points out that student loan debt forgiving is not as beneficial as people think and students actually do not have such high loans. In addition to "enormous and economically unfeasible cost", the benefits and fairness

of forgiving student loans are not in agreement with the people's ideas. In the end, however, Webley thinks that although forgiving student loan debt is not a good idea, it is an idea that points out the insufficient education policy. Webley's argument against forgiving student loan debt is more successful than Wolfers's because of her logical approach. In Wolfers's article, the reader can barely see some examples to make his argument more persuasive. [For example, when he argues about the distribution of money, he thinks "[college graduates] is the one group who we know typically have high incomes, and who have enjoyed income growth over the past four decades". It may be true that college graduates have more possibilities to earn more money, but Wolfers does not give any details like statistics or researches to support his claim that college graduates' income increases each year.] Unlike Wolfers, Webley uses lots of evidence to support her argument such as statistics. [When she talks about the actual number of student loan debt, she uses statistics to show that there are not so many people as we think who borrow six-figure debts. On the contrary, "the six-figure debts that we keep hearing about in the media are actually pretty unusual". There are just as little as 1% student loan borrowers "graduate with more than \$100,000 in debt" and the debt total at graduation is \$27,500 in average. From these numbers, you can directly understand how many students actually borrow and what we keep hearing and thinking may not be true.] After reading over these two articles, the reader will find out the advantages of providing evidence. When an author like Wolfers just writes the sentence that he wants to write without supporting evidence, it may be difficult for others to understand as it is personal opinion. Without support, people may not be

persuaded by the simple assertion.

Furthermore, the tone that two author uses also give people different feeling. Wolfers keeps an angry tone in his article and uses some impertinent words that make him lose credibility. For example, when he talks about students may not want to pay loans back, he uses “ a bunch of kids” that is impolite. Also, the questioning, critical tone seems less persuasive than Webley’s, whose article is rigorous and professional. Besides reasonable presentation and word choice, the understanding of other side’s opinion, feeling, and the affirmation of find the problems of education policy makes Webley more convincing than Wolfers. The emotions and total disregard of the other side makes Wolfers none-professionalism.

Wolfers’ argument is very extreme and absolute. He criticizes the idea of forgiving student loan debt and yells out what a bad idea. So he does not stand in the other side to look at this idea and find if there is something good with it. [In the end of his article, Wolfers bets that “ the proponents can’t find a single economist to support this idiotic idea”. He calls student loan forgiveness an “ idiotic” idea and assumes that no one that good at economics will support the idea.] However, Webley makes a comprehensive argument by considering the other side of the argument. For example, she points out the reason why lots of people will sign on the online petition to support forgiving student loan debt. [Because of “ unemployment, worthless majors, low-paying jobs and resulting six-figure debt, insurmountable interest, forbearance and default”, it’s easy to see why forgiving student debt has some attractiveness.] Then, she analyzes that these reasons may not come true to persuasive people. Besides the uncertain result of

stimulating economics and incorrect fact of six-figure student loan debt, the fairness people ask for also cannot be achieved by forgiving student loan debt because “life isn’t fair”. Webley understands the standing ground informing those against the opinions and ideas about student loan debt forgiveness seems more successful than Wolfers’. In conclusion, Wolfers failed to present his opinions in a logical way. Instead, Webley makes a kind of good example about how to write, her rigorous, considerate thinking and professional evidence are more persuasive for readers.

Although Webley considers the counter arguments made, these considerations are not in details since the two authors have ignored details on the same. It is imperative that any good paper must have all the sides considered. In the semester, I learned how to analyse papers in details as well as writing skills that are improving as I practice. A good paper must have empirical evidence, well argued, grammatically correct, as well as have all sides considered. Appealing to emotions may be used in some cases but not as explicit as Wolfers’ approach. It is my hope that in the future, I shall be able to increase my skills.

Work cited

Kayla Webley. Is forgiving student loan a good idea? 2012. Pdf.

Justin Wolfers. Forgive Student loans? Worst idea ever. 2011. Pdf