

GAME OF LOANS

“ALL STUDENTS MUST PLAY.”

A TURNING POINT USA PUBLICATION



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GAME OF LOANS: PART ONE – THE QUEEN’S PLAN FOR HOPE & CHANGE

A long time ago, in a land far away (a land that was destined to become part of today’s socialized Europe)



Queen Vari gazed with her sky-blue eyes out from her castle’s oriel window at the billowing smoke rising in the distance, oddly set against the glow of the sun cresting against the horizon. She wondered how many hectares the Childlings would burn today.

The Queen, 10th generation of royalty in House Sinnister and the first woman to occupy the Unity Throne, had been hearing reports for months of rampant vandalism and destruction caused by the Childlings since they had invaded her Kingdom of Utoporos. For decades, she and the other five Houses of the Realm had successfully exiled this group, subjects of the Kingdom between the ages of 17-23, to an area outside the Utoporos boundaries and prevented their re-entrance until they attained the “age of acceptance” with an extensive and impenetrable fortification simply known as *the Barrier*. Within the past year the Childlings, led by Lon Frost a bastard clan member of the long-since-routed House Contrarian had breached the Barrier and caused such destruction to it that they could no longer be kept out or contained.

Every House of Utoporos had feared this day might come.

It seemed an eternity since Council of Houses, together with the Unity Throne, had decided to banish people of this age range from the Kingdom. It had been observed by rulers and explained by the mystics and the wizards that people of this age became possessed by a spirit which caused them to rebel, to

question authority, and to demand answers to questions that citizens of other age ranges either didn't know to ask or had giving up caring about the answers. In short, Childlings were ungovernable. As a result, their sequestration outside the Utoporos borders during their inflammatory years had been for their own benefit and to serve the greater good of the Kingdom.

"Milady," a house servant's timid voice broke the Queen's gaze, "the Lords of the Five Houses are all seated and await you."

Dreading their company but needing their assistance, Vari replied "I am a queen, not a lady, you fool. Are you new? Tell them I shall join them momentarily. And serve them more parsnip wine. I need them pliable."

Vari knew that now that the Childlings had broken free, destroyed the Barrier and made it impossible for them to be controlled by the Queen's Guard she would have to find another way to reduce the danger they posed to Utoporos. She had been forming an idea over the past few months that would be a radical departure from the practices of past rulers and which would be likely met with much resistance from the Lords of the other Houses of Utoporos. That said, Vari could be quite persuasive in her tone and given that even members of her own family were known to "pass on" under the most mysterious of circumstances she was confident she could bring the Lords in line.

"All rise" the palace guard bellowed as Queen Vari entered Castle Sinnister's keep. As they stood she noted that all Lords had attended on their own without sending a delegate. She took that as a sign of respect, or fear come to think of it. She shrugged realizing she didn't really care which it was.



"Lords of Utoporos, please be seated," Vari said without emotion. "I've called you here today to address a matter of grave danger to the future of our Kingdom; the lawless and uncontrollable freedom of the Childlings."



Present at the enormous oval table were four seasoned leaders of the realm and one who just recently succeeded to his position. From Vari's right was first Lord Eruditi of House Erudite. His subjects were known for their responsibility in educating members of Utoporos in all matters from alchemy to mineralogy, to the dark science of mathematics (numerology being the more respected variation). Next was Lord

Treasurus, ruler of House Treasures. His territory was the keeper of the finances of Utoporos; the tax collector and the bursar. Lord Buildaro of House Builders oversaw the construction of all great castles and other properties within his lands and throughout the kingdom. Next was Lord Kollubist of House Kollubistes; the region of the money changers. Of late, they had been seeking to change their name to "Bankers" which seemed to have a less threatening sound to it. Finally there was young Lord Commonere from House Commone. The people of this the coldest region of the Utoporos were the people of no standing, privilege, or special talent. They were common.

Before there were six Houses in Utoporos there had been a seventh, House Contrarian. Known for its subjects' determined self-reliance and constant conflict with the authority of the Unity Throne, House Contrarian ultimately led an uprising against House Sinnister and the rest of the realm. Using their determination, and their dragons, they took up arms despite being significantly outnumbered. On the cusp of victory their dragons were slain, their army defeated, and the family banished to a faraway dessert beyond the Kingdom. Nobody was certain as to their ultimate fate as spies sent to find them had all disappeared; one having been found burned alive and sent on horseback to the gates of the Utoporos.

"I am glad to see each of you saw fit to represent yourselves at this meeting. The situation we face is grave and there are decisions we must make today. We haven't time for messengers and unicorn-trading" Vari opened. "This matter of the Childlings must be addressed."

Lord Buildaro said "Why did you need to see us? You alone control the armies. Order them to attack and extinguish the Childling rabble and tell us how many soldiers to supply. What could be easier, my Queen?"

Vari so tired of Buildaro 'density.' Kill, kill, kill; such linear thinking. She countered "Lord Buildaro, did it occur to you that now that the Childlings are free that not only would we have to kill all of the current ones but since we cannot contain them in the future we would have to keep killing them and in so doing doom our kingdom to extinction?"

"Have another glass of wine, Buildaro" shouted Lord Kollubist. The lords burst into mocking laughter.

Vari's fist clenched. She brought it down with the power of a knight onto the great table. "Enough! Do you see this as trivial? This is the greatest threat we have faced since the revolt of the Contrarians. We cannot kill our way out of this. We must be smarter than that. We must not let this crisis go to waste. We can turn the matter to our advantage."

Lord Eruditi, whom Vari had sarcastically nicknamed 'Lord Skeptic', scratched his chin and droned "And just how do you propose to accomplish that, My Queen?"

"For generations we have sent away subjects ages 17-23 because we have found them to be uncontrollable and rebellious. We have always known their free spirited ways are a threat to the stability of Utoporos. But now that we have lost control of them physically, we must find a way to control them in some other manner. I propose that we take control of their minds."

"Mind control?" questioned Treasures. "Sounds like some impish parlor trick to me."

"No trick. A lasting hold on each of them" countered Vari. "First we shall construct the most magnificent palaces you can envision sprawling over many hectares and placed strategically across the kingdom. Each palace shall be a

place of special learning dedicated to those of Childling age. They shall all be grossly opulent and audacious beyond description. Buildaro, can you and your subjects construct such palaces?"

"Of course, my Queen."

"Excellent. Since they will study those matters of the universe we deem important, we shall call these palaces 'Universities'."

Eruditi cleared his throat and asked "Who shall teach the craton wild child and what shall they be taught, my Queen?"

"Why, you and your scholars. Whom else? As to what they will be taught, we shall let them choose some sort of area of mastery that is of their interest. Doing so will make them feel loyalty to their studies; they'll claim ownership. But in addition to their chosen field, we shall also teach them the ways of Utoporos and school them in obedience and subservience."

"You shall thereby make them better members of the Kingdom, your Majesty."

"Exactly, Lord Commonere. We shall educate them and indoctrinate them."



The Lords drew silent and looked around the table at one another. Vari sensed a problem and would stand for no unspoken objection to her machinations. "What troubles you Lords of Utoporos?"

Lord Kollubist, seeing his fellow Lords unwilling to speak, averted the Queen's gaze as he said "It is just, dear Queen, that such an enterprise would require tremendous expenditures of funds to educate the Childlings and the treasury may not be able to..."

Vari cut him off. "That, my money-changing colleague, is the beauty of my plan. We won't pay for most of this. The Childlings will."

"With what? Loin cloths and ox-deer bones?" asked Treasurus.

"They will pay with monies we lend them," said Vari. "We will entice the Childlings with the notion that this education we will provide will greatly improve their lives. We will then tell them we will lend them all the silver and gold colefons they need to pay for their education. The more of the education they want the more colefons we will lend to them. When they are done attending the university, they shall be indebted to the Kingdom."

"How will they ever pay it back?" asked Lord Kollubist.

"Perhaps they can't. But it is of no matter. They will owe us." Vari's mouth formed a very sinister smile. "The Childlings will leave the university and will spend the next many years of their lives completely dependent upon, and beholden to, the Kingdom." They will be loyal subjects because they will have no other choice. If we ever sense that they are becoming too discouraged or rebellious over their level of debt, we will simply hint that we may forgive it."



"Forgive it? Blasphemy!" cried Treasurus.

"Fool" Vari chided. "We won't ever actually forgive it. Just the hint of the possibility will stop any uprising in its tracks. We will own them."

"And what if the masters of the universities attempt to impose their own designs and influences upon the students instead of the teachings of the Kingdom?"

"Give the Queen control over their money and it makes no difference who runs the university" came her swift and certain reply.

"Now, Buildaro I want you to work closely with Eruditi to design the university palaces with every excess included and all of Eruditi' s comfort requests indulged. Kollubist you coordinate a program with Treasurus to create the colefons and lend them to the Childlings. I want all of this ready to go within a fortnight so we can stop the Childlings in their tracks."

"And what am I to do" asked Lord Commonere?

"Ready your people to be taxed, and ready them well." Vari spun around and raised her voice. "Jester, fetch me my eunuch and have him bring fresh parchment. We have a proposal to draft for Lon Frost and the Childlings."

LIFE IMITATING LITERATURE: THE “REAL-LIFE” GAME OF LOANS

“As a nation, we have a moral and economic imperative to give every child the chance to succeed. And that’s why I set a goal when I took office, that by the end of the decade, America will once again have the highest proportion of college graduates in the world. We will be number one again.”

– BARACK OBAMA, MARCH 9, 2011.

The Problem Defined:

There is a debt crisis in America and we aren’t referring to the \$18 trillion debt the federal government has built up, largely under the watch of President Barack Obama. This debt crisis is a very personal one being felt by over 40 million young Americans; the people who will be responsible for the future of the nation.

It is a crisis of student loan debt.



Over the past several decades the cost of higher education had been soaring, far outpacing the rate of inflation as measured by the increase in prices of other goods and services. While the cost of education has been rising dramatically, young people more than ever before have been told that they must have a college education in order to be successful in a competitive global economy. Activists, politicians, and sociologists have told us that the disparity between whites and minority groups is a direct result of whites having greater access to higher education and the gap can only be closed by getting more students of all colors into college.



But college education has been getting so expensive so fast how could it be possible to fulfill the dream of more students getting easier access to the coveted four year diploma?

The answer has been to lend them the money to get their education and to lend it in the most simplified manner possible.

And so students and their parents have borrowed, universities have been paid and then raised their tuition, students have then had to borrow more, and universities have then again raised their tuition...

If you read no further you can see where this has been and to where it is heading.

It is common for a politician on the campaign trail to speak of the high cost of education and how the government needs to intercede to make it possible for every American adolescent to be able to afford that education.

What they never discuss is the fact that they are putting the proverbial cart before the horse. Student loans aren't necessary to cope with the increasing cost of college. Student loans are the cause of the increasing cost of college!

The above is as certain an economic fact as is the law of supply and demand. In fact, it is a derivation of that very law which we will explore later. If the facts are so clear that easy access to student loan debt leads directly to increased tuition rates, then why doesn't everyone see it and put an end to it?

There are two compelling reasons why this *Game of Loans* persists. The first is that the university system, in perfect lockstep with government and financial institutions, has crafted and nurtured this mechanism to increase their largess and increase their levels of power, prestige, and profit (profit not of the free market kind that comes through voluntary exchange. This is the profit that is had at the true expense of others created only through interfering with the free

market). Just like the hospitals and the mortgage lenders before them (to be discussed later), the universities have harnessed the power of government as a third-party payer to line their pockets and expand their sphere of influence.

The second reason is more sinister than the first. By creating graduating class after graduating class hopelessly, and increasingly, buried in federally subsidized debt, government officials are creating a permanent dependent class. While the government has done this with other segments of society (topics covered in other TurningPoint USA publications), this turning of youth into debtors is particularly odious because they are the educated; the ones who are supposed to be successful and free. Through the proliferation of debt the government has made the very people who were promised prosperity before entering college nothing more than overextended borrowers. To say that this was an accident provides far too much benefit of the doubt to those who constructed the system.



Consider these facts:

The student loan debt crisis has reached a critical point. When taken together, the following simple set of statistics provides a strong argument that the status quo is not only costly and inefficient, it is also equally ineffective:

- ▶ The current student loan debt in this country is over \$1 trillion (over 93% of those loans are backed by the federal government) - ***Bloomberg-Wall Street Journal***
- ▶ Depending upon the type of university (public, private non-profit, private for-profit) anywhere from 66-88% of graduates leave school with debt - ***Institute for College Access & Success***

- ▶ The average debt per student upon graduation is \$25,550 from public colleges; \$32,300 from private, non-profit colleges; and \$39,950 from private for-profit schools. – *Institute for College Access & Success*
- ▶ For young college graduates, the unemployment rate in 2014 was 8.5 percent (compared with 5.5 percent in 2007), and the underemployment rate was 16.8 percent (compared with 9.6 percent in 2007). This compared to a rate of 6.3% for the overall economy at the same time. – *Economic Policy Institute.*
- ▶ The recent college graduate is unlikely to gain employment in their area of study. A full 60% of college graduates cannot find a job in their chosen field. – *Forbes.*



In November of 2014 Bloomberg Business analyzed the college tuition costs against the rate of inflation. Bloomberg noted that ***tuition increases had been outpacing the inflation rate for the past four decades!*** It went on to say that tuition and fees at private nonprofit colleges

climbed 3.7 percent on average to \$31,231 last academic year and for in-state residents at four-year public schools, costs rose 2.9 percent to \$9,139. Over the same time, the general inflation rate increased only 1.4 percent.

You can see that we are racking up a lot of debt, in a system with spiraling costs, and not getting satisfactory results for all of the financial hardship. Something is obviously wrong. So obviously wrong that you have to wonder why nobody in a position of authority is stepping forward to solve the problem.

Maybe they don't want the problem solved? Maybe they don't consider it a problem, at all? Perhaps, for those involved in the political, financial, and educational systems this is nothing more than an opportunity to exploit, control, and profit?

And those of you who are reading this as Millennials are exactly the ones they are exploiting!

GAME OF LOANS: PART TWO-THE CHIDLINGS VOTE FOR THEIR FUTURE.



Lon Frost pulled strands of his long dark hair from his morning Raparrian cup of coffee. He needed his locks, as well as his beard, trimmed, to be certain. He chuckled. At least his hair would be aromatic this day. The Raparrians may have been lousy warriors, but since vanquished by the Queen's Army

their experiments in spices and all matters of horticulture had been pleasing to the Utoporosian olfactory sense and palate.

Frost had not slept all night. After dark as he and his close advisors sat by the fire discussing their next moves, an emissary of the queen had arrived in their camp with a detailed proposal for peace direct from the Unity Throne. As Frost read it aloud to his confidants it had at first seemed almost too good to be true. Amnesty? Education? Advancement of colefons to pay for the opportunity with a lengthy period to repay? At last the current and future generations of Childlings could emerge from their exile legally and take part in in normal daily life.



As he read the Queen's words by firelight one of his advisors, Blonsa, the beautiful young lass with golden hair asked "Why would the Queen offer such concessions to us? She is evil and not to be trusted. Anything she offers that looks sweet is likely to be laced with poison."

"You are so cynical for someone so young" said Rod Shark, strong in will and almost a silent rival to Lon's claim to leadership. "Perhaps the Queen has finally seen that we cannot be stopped and she wishes to sue for a peace. Our

efforts have been successful. Why would seek to light a fire of change and then blow it out just as it begins to flicker?"

"Slaves" blurted Odor, the simple minded, but very gentle giant of the group. Odor was a man of few words.

"What do you mean by that, oh massive one" asked Rod?

"Slaves. Slaves!"



"Perhaps," Blonsa said, "he means that Vari intends to makes us slaves with her new system of universities and loans to pay for them."

"How can one be made a slave through the provision of knowledge and the means to acquire it? Knowledge is emancipating not shackling. Besides, I believe I like the idea of being the Childling who came in from the cold and traded sleeping with snakes for sleeping with books" replied Rod.

"Slaves!"

"Alright. Enough bickering between us" said Lon. "What are we to do with this proposal?"

Blonsa did not hesitate in replying "We should burn it in the night's fire. The moment of warmth it would provide would be far more pleasing and much less dangerous than accepting any proposal given to us by Vari."

Rod Shark felt otherwise. "Lon, whilst we have had our differences, I do admire the way you have led us from beyond the Barrier and back into the Kingdom. You have caused great consternation to the Queen and this proposal is undoubtedly her olive branch extended to end the uprising; to give in to us. She does not wish to harm us. We are the future of Utoporos. She is yielding.

Accept the proposal and let us all return to our lands and become learned souls. I implore you.”

“Slaves, slaves, slaves!”

“Enough, Odor. While it is my inclination to agree with Blonsa in this matter, as a leader of free Childlings I have no right to keep this offer from them. Call a meeting for the morning to be held in the clearing just to the east. I shall read Vari’s parchment and let the matter come to a vote.”

“But Lon....”

“No, Blonsa. The decision is not mine to justly make. We are done. Get some rest and assemble everyone one hour past sunrise.”

Now that morning was here. Frost felt very uncertain as to his decision to present this to the group. While he knew it was their decision to make, he also could see inside Vari’s plan. At least he thought he saw. What if he were wrong? What if all of their months of struggle and hardship leading up to this moment were for the purpose of achieving this exact victory? How could he know? How could any leader ever know?”



The battle to break through the Barrier and march upon Utoporos had been formidable. Despite the reports of House Sinnister’s propagandists, the Childlings had actually not harmed anyone, save for self-defense, in their march nor had they destroyed any private property.

Everything they had done had been solely for the purpose to attain freedom and create enough unrest to be heard and granted the status to return to their homes and be productive members of the realm. For having brought the community of Childlings together to act in unison, some had come to call Frost a great community organizer. He felt somehow uncomfortable with that title.

Others were calling him a hero. That, he well knew, he had yet to earn. He also knew the title could only be awarded through history's judgment.

It was time. As he readied himself he noticed how hot it was; unseasonably hot. The sweat on his face left him visibly glistening in the sunlight to his followers in the crowd. Perhaps it was also his nerves betraying him. As a makeshift horn was blown to silence the throngs and gain their attention, the sweating and very serious Lon cleared his throat to speak.

"Fellow Childlings, we have received an offer from Queen Vari of House Sinnister, issued from her seat upon the Unity Throne. Some of those among my team feel it is worth accepting. Others feel it is an attempt to deceive and control us. I read it to you now in its entirety. After I finish we shall hear your thoughts and then we shall take a vote. It shall be a majority that will rule us today and set the future for ourselves and other Childlings in the future."

As Lon Frost read through the Queen's proposal, trying not to let his tone belie his opinion, he was wondering how his father from the deposed House Contrarian would have handled this matter. He was a truly great leader. Despite Lon's emergence from the loins of a chamber maid and not from a Lady he nevertheless had felt he was his father's son and always had admired him. He wondered if his father might still be alive somewhere outside Utoporos. He also wondered if all of the eggs from all of the dragons had really been destroyed.

Idle thoughts. No dragon or family member could help him now.

When he'd finished reading the crowd immediately became animated and agitated. He could tell there were strong opinions waiting to be expressed. As his Right Hand began to call upon speakers, it soon became clear that this was going to be a very close vote.

"We should trust nothing that comes from this Queen."

"She only wants to control us."

"Owe a debt to her and her stupid kingdom? I'd rather live a slave!"

"Slave."

"I'm tired. I want to be educated. Let us take her offer and make peace."

"This will be painless. She is even making it easy for us to pay the cost."

"Who cares what her plans are? We can get an education and not even worry about having to pay for it until well down the road. Anything can happen. She might not even be the queen anymore?"

"Slave."

"We will be in her debt forever."

"But we will be so smart we can overcome the debt we owe."

And so it went for nearly an hour. Finally it was time for Lon Frost to call for a vote. Each Childling was given a dry leaf from a punfunctional tree on which to write their vote. As the consequence of the vote was to determine their fate and the fate of others behind them, Frost asked that each of them slice the tip of their finger and vote with their own blood. A vote of "D" for debt would accept the Queen's offer. A vote of "F" for free would mean a rejection.

Just before the vote one of the Childlings yelled out "When did it say the university program would begin?"



"In Autumn" Lon Frost replied.

"Autumn is coming" said another.

"Yes" Lon replied with far more import and weight than seemed justified.
"Autumn is coming."

“ *When kids graduate, I want them to be able to afford to go to college. If they've been working hard, if they've gotten the grades to go to college, I don't want them to cut their dreams short because they don't think they can afford it.* ”

- BARACK OBAMA, FEBRUARY 23, 2012.

HOW WE GOT HERE – SELDOM STUDIED, ALWAYS RELEVANT



That quote from Barack Obama sounds very appealing. After all, who wouldn't want to see every child receive an education if they truly desire one? What's worse, what if the only thing standing in their way of getting that education was an unaffordable price tag? You can

almost hear the chords on the social justice Stratocaster beginning to sound. We know the federal government is here inside the world of university funding and student debt extending but how did they get here in the first place? Like so many other big government interventions into our lives and liberties, it started small and with good intentions and grew into an enterprise unto itself. One which has long since lost track of its altruistic roots and has now evolved into a metastasizing economic cancer that right now has the nation's educational system at about Stage Three.

The 1950's were the Eisenhower years in America, famous now for their uneventful times, an interstate highway system and perhaps that military escapade into Korea. It was under Eisenhower, however, that a low interest college loan program was established through the National Defense Education Act of 1958. Under this initial program, the loan dollars were advanced directly by government.



The next development came during the presidency of Lyndon Johnson and his infamous "War on Poverty" and "Great Society" programs. The Higher Education Act (HEA) of 1965 was part of that big government stew and among other things expanded the government's low interest loan program.

HEA changed the way the federal loan program was funded. Now state and national banks would fund the loans instead of the government funding them directly. The government would “guaranty” the loan (meaning if the student defaulted and the bank lost money, the federal government would step in and make them whole). The government now was able to take the direct cost of the student loan program off of their books as an expenditure and/or debt obligation because they were only liable to pay if the borrower defaulted (this should sound familiar to anyone who has studied the collapse of the mortgage market in 2008). The government looked better, the banks got cut in on the interest-earning game and the universities had more money and students. All this was done ostensibly to get more poor students access to college. Again, a noble sounding endeavor but nobody was topping to think about the consequences of subsidizing college education with easy to obtain debt.

Or were they?

The Student Loan Marketing Association (Sallie Mae) was created under the watch of President Richard Nixon in 1972. Everyone thinks of Nixon and the damage he did to America because of the Watergate scandal. Sallie Mae was likely worse in terms of its long term deleterious impact on the nation. Operating exactly like “Fannie Mae” and “Freddie Mac” did in the mortgage market Sallie Mae, with the help of the US Treasury Department, pumped liquidity into the guaranteed student loan market by having those individual loans made by banks “pooled” and “securitized” for sale to investors. This meant that if a bank made \$1 million of student loans it could sell those loans through Sallie Mae, get a check, and then make more student loans.



The floodgates were now opened. In this new system the bankers could take risks that were essentially “risk free” while the American taxpayer was left to cover the defaults of the student/parent borrower. The free market mechanism of failure leading to a company going out of business was replaced

with a mechanism that dictated if you failed you would get a check and you could lend again.



In the 1990's President Clinton recognized that the federal bailout system for banks was more expensive to tax payers than was simply having the government make direct loans as it had under Eisenhower so he sought to restore the old system. Some lawmakers were rightly skeptical of a pure government takeover of lending so a compromise was struck that can only be struck by within a leviathan state: Direct loans by the government were phased back in while keeping the guarantees in place for the banks!

This system stayed in place right up until the financial market collapse in 2008. With the banks in crisis, Congress gave the Department of Education the ability to buy loans from the troubled bank lenders. The banks began exiting the *Game of Loans* and they were systematically replaced by the federal government.

In 2010 President Obama while participating in the “healthcare games” packaged legislation inside of Obamacare to remove the commercial banks from the guaranteed student loan program. Now the federal government had regained complete control over student loan funding. Banks can still make student loans but they do so without the guaranty of the government.

Learning this history you might think that despite a drunkard's walk evolution in the world of student lending, order has finally been restored to the universe. The program started simply enough under Eisenhower as direct loan program to enable more young people to be able to afford college. Despite the irresponsibility of the banks and Sallie Mae, President Obama has returned



the program to its rightful spot and now a simple, reasonable set of standards for the programs can be put in place and they will be responsibly administered.

But if you think that then you don't understand the true nature of the *Game of Loans*.

What do the programs look like today?

Today there are several different types of student loan programs:

Loan Program	Program Details	Annual Availability
Federal Perkins Loan	<p>For undergraduate and graduate students</p> <p>Eligibility depends on student's financial need and availability of funds at the college</p> <p>Interest rate is 5%</p> <p>College is the lender; payment is owed to the college that made the loan</p>	<p>Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000 Total amount may not exceed \$27,500 for undergraduates and \$60,000 for graduate students (including amounts borrowed as an undergraduate)</p>
Direct Subsidized Loan	<p>For undergraduate students who are enrolled at least half-time* and demonstrate financial need</p> <p>Loans first disbursed on or after July 1, 2014, and before July 1, 2015, interest rate is 4.66%</p> <p>Student is not usually charged interest on the loan during certain periods</p> <p>The U.S. Department of Education (ED) is the lender; payment is owed to ED</p>	<p>\$3,500–\$5,500, depending on grade level</p>

<p>Direct Unsubsidized Loan</p>	<p>For undergraduate and graduate students who are enrolled at least half-time; financial need is not required</p> <p>For loans first disbursed on or after July 1, 2014, and before July 1, 2015: 4.66% interest rate for undergraduate students, and 6.21% interest rate for graduate and professional students</p> <p>Student is responsible for interest during all periods</p> <p>ED is the lender; payment is owed to ED</p>	<p>\$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
<p>Direct PLUS Loan</p>	<p>For parents of dependent undergraduate students and for graduate or professional students; financial need is not required</p> <p>Student must be enrolled at least half-time and must be either a dependent undergraduate student for whom a parent is taking out a Direct PLUS Loan or a graduate or professional student who is receiving a Direct PLUS Loan</p> <p>For loans first disbursed on or after July 1, 2014, and before July 1, 2015, interest rate is 7.21%</p> <p>Borrower must not have negative credit history</p> <p>Borrower is responsible for interest during all periods</p> <p>ED is the lender; payment is owed to ED</p>	<p>Maximum amount is cost of attendance minus any other financial aid student receives; no minimum amount</p>

*Reprinted from www.StudentAid.ED.Gov

Note that the loan programs when taken together cover essentially everyone. You can get a loan if you can't afford to pay for school any other way (or even pay the loan back itself unless things go really well once out of school), you can get a loan if you don't need one at all (mom and dad are rich but just decide not to use their cash or sell some investments from their portfolio), and if you are in between (where perhaps a combination of smaller college choice, part time work, and part time class load could get you by without borrowing), well there's a loan waiting for you, too!



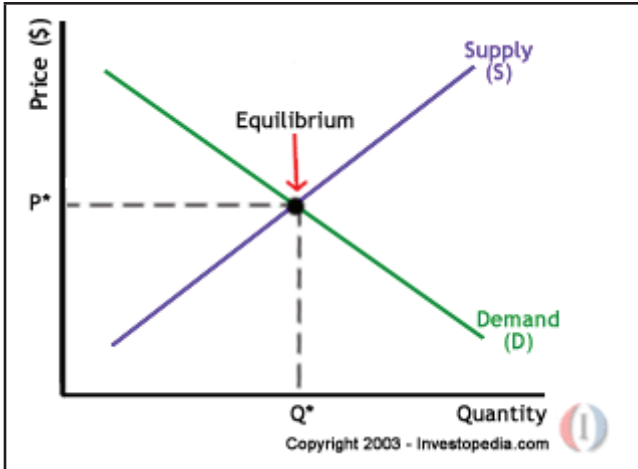
The problem with all of this is the seductive nature of debt due to its deferring of the pain of paying. Decisions to commit to spend money are made very differently when the payment has to be made on the spot versus when the payment can be made later but the enjoyment can begin immediately. Many an American consumer has been financially wounded when the 12 month "no payments required" bill finally comes due for their \$5,000 3D smart TV. By their nature people will attempt to delay pain and expedite gratification. In the case of student loan debt, this not only leads to parents and students potentially borrowing too much money, it also leads to more dollars being fed into the university system faster.

The price of anything is determined by the amount of money chasing it and the velocity with which that money is traveling. The more money there is and the faster that money is spent, the higher the cost of, in this case, tuition. This is how an inflated money supply impacts the price levels in the economy. Since we've already shown that college tuition rates are increasing at a much higher rate than other prices in general, that must mean that a lot of money is coming into the system at a very high rate of speed.

And in the *Game of Loans* this tips the balance of purchasing power away from the student and towards the government and the universities.

Laws of Supply & Demand:

The first thing every college student learns in a basic economics course is the law of supply and demand. Refresh your memory by glancing below:



In short, it tells us that the higher the price for something, the more of it a supplier will want to supply and the less a consumer will be willing to purchase. A free market brings these two contrary forces together and finds the right price where buyers want to buy and sellers want to sell. That price is called "equilibrium." And in real life it is just as good as it sounds. Markets are stable and goods and services experience neither a shortage nor a surplus

The problem with the current student loan situation in America is that it creates too many dollars chasing a college education. Students are willing to pay more not because they want to but because they can! The universities are then able to raise their tuition accordingly. Once they raise it, ironically, they can raise it again because they know the federal government will provide the liquidity through loans (and Pell Grants which don't have to be paid back but contribute to higher tuition costs) that students need to pay the now



still-higher tuition. There is no inevitable end to this process. It can continue as long as students can borrow more money.

Unfortunately, upon their exit from college, once the university has already been paid, that is where the student may well come to find their own financial end.

Consider these stark numbers from the New York Federal Reserve:

- ▶ Outstanding student loan balances reported on credit reports increased to \$1.08 trillion (+\$53 billion) as of December 31, 2013, representing a \$114 billion increase for 2013.
- ▶ About 11.5% of student loan balances are 90+ days delinquent or in default.

That delinquency rate translates into over \$100 billion of non-performing loans. This is not sustainable. Graduating students are becoming desperate.

But don't worry; big government, like a knight in the Queen's Guard, is off to our rescue. President Obama and others like him are waiting to bring you to the next level of *Game of Loans*.

GAME OF LOANS: PART THREE – EVERYTHING’S FOR THE BEST, IN THIS THE BEST OF...

Queen Vari Sinnister looked out from her window as she had 25 years before to the day. Unlike then, today there was no smoke on the horizon. Indeed all was peaceful and calm in the Kingdom of Utopowas. Vari had renamed the kingdom by decree a year earlier. She found that now that she was in the winter stages of her own life, she had come to fancy the past tense in all things.

And how peaceful things were. She thought back to that day 25 years earlier when she and the Lords of the Five Houses had proffered to the Childlings, she smirked at the thought of that now arcane name, the ***Feels like Free University Beneficence Plan***. She wondered if the story was true that their leader Lon Frost had them vote in their own blood on the offer and that the final decision was made by a one vote margin, Frost himself not voting citing that as leader he had no right to impose his wishes on his people. The answer was a trivial pursuit she thought. What matters is that it passed and since that moment forward everything had gone as she had planned. Perhaps even better than she’d schemed?

The program started quickly. Buildaro constructed the gaudy and pompous edifices to learning that she had requested, even going over budget which was easily passed on to Commoners and Childlings. He constructed every extravagance requested by Eruditi who had long since passed but whose house was now ruled by his son who had formed a legion of professors all of whom not only taught in their special area of knowledge, but who also taught those items that mattered in being an obedient citizen of Utopowas.





Kollubist and Treasurus were truly the heroes of the implementation. Together they designed a system where first Treasurus greatly raised taxes to pay for the construction of the universities. Then the two of them worked together with the university masters to set the tuition of the Childlings. The initial tuition was \$10,000 colefons. Treasurus would print the colefons and distribute them to Kollubist who would, in turn lend them to the Childlings who would then pay them to the university masters. That first year the Childlings were thrilled as they had a chance to obtain knowledge without any need to pay for it.

Upon entering university Eruditi's scholars began teaching the Childlings the ways of good citizenship. They learned how selfish they had been in breaking through the Barrier and thinking only of themselves and their freedom. They had caused disorder and unrest within the Kingdom. This was not the proper model for a citizen. Childlings learned that placing aside their wants and needs in order to serve the Queen was a more just and ideal way to live.

And they were grateful to be so taught because they had not yet had to pay for the valuable lessons they were learning.

In short order the conspiracy between House Treasure, House Kollubist, and the university masters began to expand. Treasure would increase the printing of colefons, Kollubist would in turn lend more of those colefons to the Childlings, and university masters would increase the tuition rates. The Childlings would pay more and more each year for the same level of instruction and would go further and further in debt to the Kollubistes by contract, but to Queen Vari by effect.

As each year passed new young people would reach the age of Childling which was now replaced at the Queen's directive by the term "Student." Each new entrant into the university system as a Student would pay more than Students had paid the year before and would in turn, borrow more from the Kingdom. Parents who were able to pay the university tuition on behalf of their offspring were encouraged to borrow anyway in order to support the system for others not so fortunate.

As the first wave of students began to graduate they noticed that they had not necessarily been taught any particular trade or skill that would help them to find work in the Kingdom. Oh, they were grateful to have been educated and beholden to the Queen for fronting the cost through loans, but they wondered when the things they had learned of *Kingdom-justice* would begin to translate into earning a living? Every graduate came to dread the day when the knock would come on their family's door from a member of the Queen's Guard asking them for that first payment against their university loan. Those whose family did not have enough to make payment found themselves, indentured in the Queen's service.



This was not what they had envisioned. Still they were grateful to have been provided an education and to have learned so very many things of such very great importance.

Vari stepped away from her window and laid down upon her day sofa, her still white-blonde hair draped over the oversized arm of the furniture. How incredible it was, she thought, how she had made an entire kingdom a slave to her both in mind and in purse and all through the simple promise of providing them with something that would feel like it was free and useful. She had done it, her son, when he took the throne after her death, would rule a kingdom where the youth were taught to adore him and if the teaching didn't work it wouldn't matter because they would be so financially indebted to him they would not be able to raise their voice in protest.

Well done, Vari, she thought. Allow yourself a peaceful catnap on a gorgeous summer day. Soon it would be autumn and the warmth would yield to chill.

As she drifted off, her last thought was that of Lon Frost and whatever had become of him?

Lon Frost wondered if his horse could take much more. At this moment he felt as though he was passing his own adrenaline directly into his steed and driving him beyond any felt exhaustion.



They were now only a few hours from the edge of Utopowas. He and an army of Contrarians, along with armies of others who had joined force with them from outside the Kingdom, rode with fury to reclaim the land once theirs and restore its rightful name. They would catch the Utopowas forces unawares as all had long believed the Contrarians to be dead and vanished for many years. They would have the elements of both surprise and preparedness on their side along with an overwhelming force. Victory was within their grasp.

They also had dragons.

It had been 20 years since Lon escaped the Utopowas lands and went in search of his family. He roamed deserts and barren, dangerous lands for years before finding them five years ago. His father had passed but his half-brothers still were vibrant as were his cousins. Together they had hatched a plan to form an army and reclaim the Kingdom. Lon came to learn that a mystic with an age defying lotion had rubbed a generous portion on the two remaining dragon eggs and it had restored them to life. Now fully grown, they would be a powerful force.

Lon had told his family how the Queen had tricked the Childlings and caused them to give up their fresh-won freedom in exchange for the promise of a useless education and indebtedness to the throne, forcing them to be slaves to that throne for the balance of their lives. He blamed himself. "Why would you blame yourself? They voted for their path and now they walk upon it?" his brothers asked. "Because I had the vote to stop them but I decided not to impose my will on them. I was weak. They chose me to lead and instead I followed. If I was not man enough to lead them I should have never accepted the honor."

His brothers felt him too hard on himself but they understood. They realized that if House Contrarian were to be restored to the Unity Throne, they would not be covered in their responsibilities.

But soon the battle would begin. Lon would attempt to turn all of those subjects who were now indebted to the Throne and brainwashed as to it justice back to where they had been when they broke down the Barrier to assert their independence. That was so many years ago. Would they remember how to be free? Would the youngsters who came after them even understand what freedom meant?

Was he too late?

Soon he would know. He cracked his stallion to further quicken its pace. They must make the gates before tomorrow's sunrise.

After all, autumn was coming.

““Whoever you are, this plan is your chance to graduate ready for the new economy, without a load of debt,” Obama said. “Understand, you’ve got to earn it -- you’ve got to keep your grades up and graduate on time....I want to spread that idea all across America, so that two years of college becomes as free and universal in America as high school is today.” ””

BARACK OBAMA. JANUARY, 2015

WE ARE FROM THE GOVERNMENT AND WE ARE HERE TO HELP



Whether it is President Obama, Senator Elizabeth Warren, or other big government proponents, there are ideas and proposals circulating to change the rules of *Game of Loans*. They range from allowing students to go bankrupt to discharge their students loans (paid for then by taxpayers who did not receive the education), having the students soften their loan burden by participating in public service (big government indoctrination), and even having the first two years of college to be “free” (free, of course to the student, not to the taxpayer). These and other proposals like them are efforts to make students more dependent upon big government and educational institutions even more controlled by big government.

If big government undertakes any sort one-time loan forgiveness program nothing in the current system will change. The day after the graduates books are wiped to zero they still won't have a better set of job prospects and nothing will be done about changing the borrowing patterns for the next semester's set of students. If big government extends student loan payments then the debt will simply be less painful to accumulate and there will be *more* upward pressure on tuition rates. If big government creates a “public works for debt forgiveness” program then the participants will become slaves to the culture of a bloated state and won't develop the skills required to productive members of the private sector.

Proposals to reduce the level of student debt by making the first two years of college free are perhaps the most nefarious of all the pleasant-sounding ideas. People like to debate these types of proposals by saying “It's a great idea but how are we going to pay for it?” That argument is intellectually lazy and misses the point:

It isn't a great idea no matter how you are going to pay for it because it will give the federal government complete control over the school that is receiving the payment! Government money, like magic in the land of Utoporos, comes with a price!

There is no quick fix or government bailout that can solve this problem. *Consider that the entire current funding system for higher education is nothing more than a government bailout program with lipstick!* So many dollars have already been thrown into the system that simply re-arranging them or throwing more won't help.



Government isn't the solution to the higher education funding problem, government is the problem.

We are making the same mistakes in a new arena:

There are two dramatic events in recent political & economic history that are having a significant impact in American daily life. The first was the collapse of the mortgage market in 2007-08 that destroyed the value of homes, caused banks to fail and caused a radical change in the structure of the economy. The second was Obamacare (see TPUSA publication ***The Healthcare Games***) which saw the federal government take control over one-sixth of the nation's economy and installing a system where access to doctors and medical procedures will now be rationed and controlled by heartless bureaucrats instead of doctors and patients.

The current problem with student loan debt, the skyrocketing cost of college, and the inability of graduates to get jobs in their field are the result of the government and the educational system employing **both** of the key factors that led to the collapse of the mortgage market and home values and the dysfunctional health care system that gave Obama an excuse to seize it:

Artificial government liquidity (funding through student loans) being pumped into the system, and third party payments that have disconnected the buyer of education from the seller of education.

The residential mortgage market saw an explosion in the 1990's through the mid 2000's because of the aggressive funding of Fannie Mae and Freddie Mac (government supported agencies that operated exactly like Sallie Mae) along with large financial institutions that followed their lead. At the instruction of politicians these groups encouraged lenders to relax lending standards, make as many loans as possible and then package them to be sold as investment securities. This endless source of easy liquidity into the residential housing market caused prices to soar and homeowners to borrow far more money than they could ever hope to pay back. When the debt level could no longer be sustained the entire system collapsed like a house of cards.

The student loan debt crisis is tracking along the same pattern as did the mortgage debt crisis. Students are taking on more and more debt as tuition costs keep climbing. Eventually the system has to collapse. Any financial circumstance created through artificial stimulation and intervention cannot stand forever. Just like Pompeii, the walls will come tumbling down at the universities we love.



Everyone knows about the problems in healthcare and how costs had dramatically risen throughout the 90's and the first decade of this century. Hospitals and doctors would say it was because of the cost of innovation on the positive side and the cost of malpractice coverage on the negative. Politicians claimed it was simply because insurance companies and hospitals were greedy and that doctors ordered all sorts of unnecessary tests and procedures on purpose in order to afford more exclusive country club memberships.

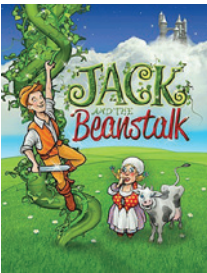
While there are grains of truth and reality found in all of those contentions, none of it would have gotten so out of hand if we had not had a third party payer system for medical bills.

When you go to the doctor you don't ask what anything is going to cost if you have medical insurance. You visit the doctor in his office, go through all

of the doctor-ordered tests, and then go and fill your prescription. After that, you wait. You wait about thirty days for a bill to come in the mail to tell you what all of your medical procedures cost, how much your insurance company paid, and how much is left for you to pay. If you are like most people, opening that envelope will be the first time you even have a clue as to what sort of bill was being run up. That's because payment was being made between the insurance company and the doctor and you only had to pay what was left. At the time of services, you didn't even ask about the bill.

Government's intrusion into education is creating the effect of a third party payer. So easily can money be found to cover the cost of school that students and parents only focus on the portion that might not be able to be granted to, or borrowed by, them. They are focusing on their deductible and their copay! In the meantime, the government and the universities are in collusion to keep the bill increasing and lengthen the graduate's period of indentured servitude.

College education is becoming the modern day version of Jack & the Beanstalk:



Remember the English fable from when you were child? Jack and his mother are so poor that she sends him into town to trade their milking cow for something of value. Instead, he trades it for some magical beans. Suffice to say mom wasn't happy and we know what happened with the beans. Unfortunately, the way college is being sold to young people today, for many of them upon graduation they might have been better off with magic

beans instead of a diploma.

A great myth has been created in this country that without a four year college degree you are simply not as employable as someone who has one. There has been an element of self-fulfilling prophecy to that as people who go to college do fare better than those who don't but that can be explained fairly simply by noting that so many people go to college why wouldn't they be picked before someone who went nowhere at all?

The truth is that much of what people are learning in college is not directly translatable into relevant job skills in today's employment market. While there is nothing immoral about studying public relations, British literature, or multiculturalism, if you expect that to translate into employment after graduation you are mistaken. The high technology world in which we live, and the complexities of science and engineering, suggest that Beowulf won't take you as far as it once did. What's worse, hundreds of thousands of students every year are spending more and more money on these degrees of no value they've been told they must have.

Consider this list of the top jobs and their average income as compiled by U.S. News & World Report:

Best Health Care Jobs

1. Dentist: \$105K – \$146K
2. Nurse Practitioner: \$80K – \$110K
3. Physician: \$137K – \$186K
4. Dental Hygienist: \$59K – \$85K
5. Physical Therapist: \$67K – 93K



Best Technology Jobs

1. Software Developer: \$72K – \$116K
2. Computer Systems Analyst: \$63K – 102K
3. Information Security Analyst: \$67K – \$113K
4. Web Developer: \$44K – \$85K
5. Mechanical Engineer: \$65K – \$102K



Best Business Jobs

1. Market Research Analyst: \$44K – \$85K

2. Marketing Manager: \$88K – \$166K
3. Accountant: \$55K – \$86K
4. Operations Research Analyst: \$55K – \$99K



Best Social Services Jobs

1. School Psychologist: \$50K – \$88K
2. Speech-Language Pathologist: \$55K – \$89K
3. Elementary School Teacher: \$43K – \$67K
4. High School Teacher: \$44K – \$69K
5. Middle School Teacher: \$43K – \$67K



Best Construction Jobs

1. Cost Estimator: \$44K – \$78K
2. Construction Manager: \$64K – \$111K
3. Plumber: \$37K – \$67K
4. Sheet Metal Worker: \$32K – \$58K



Best Creative Jobs

1. Public Relations Specialist: \$40K – \$75K
2. Architect: \$57K – \$94K
3. Art Director: \$58K – \$120K



In viewing the list, you can see that some require an advanced college degree, some do not require a degree, but most of them require a skill that could be taught in a setting that did not contain all of the frills and costs associated with a four year university! *What the youth of this country are being told about the value of a four year college education is a lie! And it is an expensive lie. It isn't just expensive in terms of the financial cost; it is even more expensive in terms of the*

time and energy it drains from many young people who end up buying (borrowing) into the lie.

The problem couldn't really be any worse. Universities are charging too much money for a degree that everyone tells an 18 year old they have to have. The government then buries them in debt to get the degree. Once they have it, they can't use it to get a job but they still are indebted to the boatman, here played by Uncle Barack and the people like him who have exploited this arrangement to gain control of the majority of citizens throughout their 20's.

This problem has not been created overnight and the solutions will not be easy, immediate, or painless. That said, if America doesn't decide soon to make some significant changes there will be a collapse and a takeover like we've seen in the housing market and healthcare.



Only this time it will be our youth who are collapsing and losing their liberty; not home values and medical practitioners.

What can be done?

In the early 1980's when Ronald Regan became President of the United States, the country was experiencing a crisis of inflation. Under President Carter the money supply had so drastically increased that prices for everything had risen faster than incomes, and interest rates were so high they made a loan from Tony Soprano appear underpriced. The nation had become strung out, just like a drug addict, on the ever increasing money supply. Reagan knew the solution would not be easy.



Enter Federal Reserve Chairman Paul Volker. He, with Reagan' support, steadily contracted the money supply and wrung the inflation out of the American financial system. It was painful but once they were done America went on to

experience one the greatest eras of prosperity in its 200 year history. Solving the current student loan debt problem will be just as difficult and painful as was the reversal of inflation in the 1980's. However, just like that experience, if Americans can work their way through some difficult upheavals, the result will be an educational system that is reasonably pieced and delivers practical knowledge instead of raised-letter diploma wallpaper.

All of the facts and arguments presented in this book can be summarized by three general points regarding our current higher educational system:

- 1. The absolute cost of higher education is too high and has risen at a rate far exceeding that of other goods and services offered within the economy.*
- 2. Government intrusion into the financing element of higher education has provided them with greater control over the process and has left students buried in over \$1 trillion in debt.*
- 3. The degree that the students are receiving from four year programs that is leaving them saddled with debt is increasingly worth less in terms of finding employment relevant to the degree.*

Here are some straightforward but significant steps that can be taken to change the system and end the Game of Loans:

- 1. To address the absolute cost of education being so high, TurningPoint USA proposes converting the traditional four year degree into a three year degree:** This idea has received support from Scotland to the New York Times and points in between. Condensing the time required to receive a degree of higher learning by one year reduces the overall cost of education by 25% right off the top. It will also force colleges and universities to focus course offerings in areas that actually benefit the student once they graduate. Facts will replace fluff. Students who want to attend school for more than three years can do so but not at the expense of others.

2. To address the government forcing the students into debt, driving up costs, and taking over control of university operations and students' lives, TurningPointUSA proposes a gradual phase out of government provided (or guaranteed) loans and replacement with purely private transactions between banks/lending institutions and students/families. If loan transactions take place purely on a voluntary basis between private parties then the level and pricing of those loans will adjust to market forces instead of artificial stimulation from the government. Without subsidy or taxpayer support, the amount of loans will initially decrease and the price of loans will initially increase. Both of these adjustments are necessary to get the price inflation out of the system. Universities will be forced to address their bloated budgets because they won't have government guaranteed dollars coming in to support them. The only support the government should give to the program is having their regulators treat these loans favorably when examining a bank's capital structure. If the government is off their back, banks will be a bit more inclined to lend.

3. In order to provide students with an educational outcome that gives them a greater opportunity to find employment in their chosen field of study, TurningPoint USA proposes the aggressive use of business tax credits to encourage the creation of "skill schools." These schools, created freely by interested businesses needing a trained workforce would have no government intervention of any sort and would be exclusively devoted to educating students with the skills needed to compete in the workforce. ***These schools cannot be created by government because nobody in government knows anything about what it means to work in the private economy!*** This program would allow businesses of all sizes to contribute and would move away from large gifts to large university endowment funds and would move toward a market & results driven "crowd funding" atmosphere. ***Instantly students would be getting and education not just that they chose, but an education they could use!***

These ideas may be considered radical by some and not aggressive enough by others. TPUSE believes they are easy to understand, easy to implement, and

will have near-immediate positive impact. Input from all Americans is needed and welcomed but in addressing the problem, two things are of critical importance for all participants to keep in mind:

- ▶ The situation as it exists cannot stand as it is placing the financial markets of the United States in peril and it is leading American students into individual financial ruin.
- ▶ The solutions to the problem need to be found within the framework of private transactions and free markets. Turning to government to solve this problem ignorantly disregards the fact that government caused this problem!!!

In anticipation of criticism:

Turning Point USA has been gaining members and ground like no other organization of its kind since it started in 2012. At its core it is devoted to spreading the ideas of free market capitalism and individual liberty to American youth. It is a campus-based organization and as of this writing it has chapters at over 700 colleges and universities. Many of its members are students who have used student loans to be able to afford college. Others are studying fields that may not easily translate into careers once they leave campus.

It will be easy for Turning Point's opponents to say we are being hypocritical for criticizing the very system in which we thrive and in which our members participate. They'd be wrong in leveling that claim. We are not contending that the students who have borrowed money under the current system or chosen an esoteric field of study have committed a mortal academic sin. They have grown up and come of age in a time when the entire societal and educational apparatus drive them in the direction of debts and diplomas. Turning Point USA is working within a broken system to educate people and get the system fixed.

Long after we succeed in ending the *Game of Loans*, Turning Point USA will still be spreading the message of free markets and free people. The need to remind people of the importance of those two core principles will never come to an end.

After all, Game of Loans could never have been played in the first place if instead of reading the instructions, the players of the game had read the not-at-all cryptic messages of Turning Point USA.

TPUSA PUBLICATIONS FOR YOUNG ACTIVISTS

Turning Point USA writes and publishes custom publications designed to train, educate, and inspire young activists about important economic issues and principles.

These booklets are distributed on hundreds of college campuses each day, and are also available to read online for free.

Below are a select few of these great publications. Visit www.tpusa.com/publications for the rest of the publications offered by Turning Point USA.



50 Wacky Ways The Government Spends Your Money

This is a hilarious yet very informative publication that explores 50 ridiculous examples of government waste.



Indoctrination Prevention

Too many college professors indoctrinate instead of educate. Indoctrination Prevention addresses and refutes the top 10 myths proclaimed by college professors in academia today, and provides students with the facts to fight back.



How to Debate Your Teacher (and Win!) Second Edition

A booklet that teaches students how to combat liberal indoctrination in the classroom and stand up for their beliefs. Our goal with this publication is to empower, inspire, and train young people to make classrooms in America a place of intellectual diversity.



How America Broke Its Wings

This booklet describes the history and real meaning of the terms “left-wing” and “right-wing,” and presents a new philosophy for to describe our political differences without developing sloppy language that leaves us unnecessarily divided.





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