

TACKLING STUDENT DEBT

by

Bradley M Atkinson

A Senior Honors Project Presented to the

Honors College

East Carolina University

In Partial Fulfillment of the

Requirements for

Graduation with Honors

by

Bradley Atkinson

Greenville, NC

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Approved by:

Elizabeth Hodge

College of Education

Margaret Anderson, Brad Atkinson, Alex Bentley

Tackling Student Debt: Final Report

The following link should take you to a presentation that will cover everything that was accomplished in year one. It includes our final Business Model Canvas from the first year and our final video. This presentation will really give you a good idea of where our team was at, heading into fall 2018.

https://docs.google.com/presentation/d/16Sfufs5TVWYuKIWHuVpZE3bH99blfpMW344jULQXVBY/edit#slide=id.g4232701882_0_0

During the fall semester, the tackling student debt team continued to talk to Dr. Elizabeth Hodge about the project. She gave us several new connections that we used to help our project.

Dr. Hodge led us to our next big accomplishment this semester: our pivot. Instead of continuing to try to achieve our goal of targeting high school students, we decided to instead target parents of these students. We realized that students would not be as receptive to our message as parents will be for two reasons. First, students in high school that want to go to college are more concerned with matters such as grades and the SAT. Second, they are also unlikely to understand just how much money that college costs until they first get their first bill. Parents are a key group to focus on as they are likely to be involved in their child's post-high school education. They are required to fill out the FAFSA before a child can apply for scholarships or federal money. Because of this, we decided that they would be a better group to target.

She also led us to our first presentation of the two that we are required to do for this project. She advised us to participate in the Pirate Entrepreneurship Challenge that happened on

Tuesday, October 22nd. This presentation was successful in giving us experience in presenting our project to a group of people and judges. The photo below shows us presenting at this challenge.



In our second semester this year, we continued working with Dr. Hodge. We also completed the presentation that we would have liked to present to the incoming students if we had gotten the chance to do so. We did not get the chance to, as our schedules never aligned with when the office of admissions or Dr. Hodge would have liked us to present. Dr. Hodge really liked our presentation but said that we needed to make sure we incorporated some activity to hold peoples' attention better. In order to do that we are incorporating PollEverywhere, a software that will allow us to gauge peoples' understanding of the material. A link to the presentation is below.

<https://docs.google.com/presentation/d/1Ky8DDAbJBXhCdJlCse7F7hCd4q01j-ZfpqrSgpagPbg/edit#slide=id.p>

We also presented our project at ECU's Research and Creative Achievement Week (RCAW). This was a good experience for all of us, as we were really able to get good feedback on our project. A picture of the team presenting is included below.



Ultimately this project has gone well in the team's opinions. We think we all learned a lot from it and are thankful for the experience that we have had to work together on it. Below, each member described what their takeaways were and how this project might help them in the future.

Brad is possibly interested in making this project work. He is looking at trying to work with the Office of Admissions to present on the subject of student debt to incoming/interested students and their families. He is also interested in possibly providing help to any students who may choose to pick up this project as freshmen next year or help the students who are interested in continuing the project next year as a resource.

There are several connections in this project to something that Brad may want to do in life. He wants to look into something in the Economics field. This project is included in that field as one looking into debt and money, which affects the economy. Brad also enjoys helping and educating people, so he is interested in helping reduce the amount of student debt, especially

here at ECU. This project is something that Brad has enjoyed, and one that he hopes will help either him or someone else in the future.

Alex is happy with how this project turned out. He believes it does what we set out for it to do and it accomplishes the goals set out for it. He does not think there is much more to add, as it has already been looked over by Dr. Hodge and she seems to think the information and presentation methods is good the way they are now. In conclusion, he is confident in handing over the project to the Dr. Hodge and the college of admissions as is for them to use however they would prefer.

In terms of how this relates to Alex's school work outside of the honors college, he has a personal interest in debt as an economics minor and how it affects other aspects of the economy. He believes that by studying, and then making efforts to reduce the debt burden carried by most Americans, we can help strengthen the economy and help people live better lives as a result of improvements in their personal financial situation.

This semester will be Margaret's last semester with the tackling student debt project. She will not be continuing into the fall semester of 2019 due to other time commitments.

Margaret's future career plans consist of becoming a high school mathematics teacher and eventually becoming a professor. She will be with high school students every day and plans on using everything she has learned from this project to educate her students on the importance of financial planning. She will also be able to encourage students to tour prospective colleges and look into the different scholarships they may offer.