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The Game of Loans: The Rhetoric and Reality of Student Loan Debt, Beth Akers, MI's newest senior fellow, delivers an eloquent rebuttal to this student-debt alarmism. College is still largely a worthwhile investment, Akers argues. The real crisis involves, among others, students who take out loans but do not finish college.

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student loan crisis are
not new. But public
attention to student loan
debt has surged in
recent years. Fig-ure 1.2
shows that coverage of
this topic in the New
York Times reached an
all-time high in 2014,
and that in recent years

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it Figure 1.1. Total
outstanding student loan
debt and credit card
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