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In *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

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clear that fears of a student loan crisis
are not new. But public attention to
student loan debt has surged in recent
years. Figure 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 it
Figure 1.1. Total outstanding student loan
debt and credit card debt, 2003–15 (\$
Trillions)

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