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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 loans but do not finish college.

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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

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