Jesse

AMST 101

Dr. Robinson

100% Student Debt

By honing in on the student debt demographic, I could observe and deduce information about each person's financial habits and comfortability as a student at UNC. I aimed to find out whether students in various class years had an equal variance in student debt, assuming that a more advanced student would have proportionately accumulated student debt. Though I considered relatively basic demographics like age, declared gender, and race, I used these factors to aid in my understanding of each student's financial situation.

My social circle has a high number of younger white students. I am disappointed in the range and scope of my circle with the lack of POC students from the sophomore to junior age range because of the similarities between members. The snowball seemed to slow down as Maddie selected members of her suite rather than finding students who were peculiar and less convenient.

During the activity, I felt stress and urgency to micromanage each person selected to make a 'better' or more complete demographic. "University" is a keyword that exemplifies a student's experience on a campus with a key phrase saying the university is, "a contestation over resource allocation, about abundance and lack" (*NYU Press*). This description of the university is directly tied to my experimental thought process and the converse relation between student debt and college experience, which suggests a zero-debt experience will be preferable to one with financial stress.

According to the U.S. News Polling Website, there is a higher number of female students than male students at UNC, so it makes sense and represents the University accurately that there are more declared women than men in my snowball. The majority number of white students within my social circle matches with the university's previously measured demographics on race which say white is the primary race according to Data USA. The varied experiences of students dependent on student debt and race are clear factors in any college environment.

My experience in UNC is closely related to the members of my circle, as people I meet will introduce me to their friends or I will encounter shared acquaintances who match a skewed demographic. Compared to the entire scope of the university, any demographic starting from a single person will be limited, skewed, and unable to represent each unique voice on campus fully. Since Caucasian people make up the majority of the highest income brackets in the U.S., it tracks that white students will have less student debt than POCs. It makes sense to me that my snowball would be filled mostly by freshmen because I am a freshman. I know mostly freshmen and I cannot divert from this year greatly so 'early' in the semester.

The conversation of student debt has a wide variation of factors that could inform the results of each snowball member's calculated student debt. For example, a student could have received a scholarship, have their education paid for by their family, or receive complete financial aid, while a person with student debt could have lost their aid, received no aid, or received no funding from their family among many other factors.

Demographics:

1. Age: **Explanation:** I chose age as a demographic because I wanted to see how much of an age variance there was in my social circle, as well as whether age and student debt

were related. An older age to me, implied that a student would have acquired more student debt. By having age play into the demographics, it shows how UNC is a location with persons of varied ages and years in school. **Guiding Questions:** How does the age or year in college impact a student's debt? How does student debt vary between graduate and undergraduate students? Will an older student have a better-managed financial situation than a younger one?

2. Race: **Explanation:** I selected the demographic of race to see if students with a race other than white had less student debt. This line of thinking was based on UNC's position regarding affirmative action. I was hopeful to see if my social circle would include POCs, however, I could not control who Jared selected, therefore my circle was limited to my first choice. **Guiding Questions:** Does the ethnicity and/or nationality of the student inform their amount of student debt? Is there a pattern between lower student debt and minority status? How much racial variation is there in my friend groups?

3. Declared Gender: **Explanation:** Gender as a demographic was chosen to determine if students who presented gender differently than they declared it, impacted how UNC offered scholarships and student debt. It was my understanding that there is a higher ratio of females to males at UNC, so I assumed the snowball would include more females. **Guiding Questions:** How do the genders of a student(s) affect their debt and/or fit with the demographics of UNC's campus? Is one gender more likely to have less student debt than another and why? In my snowball, is there an accurate UNC ratio of male to female or is my social circle skewed?

4. Hometown and State: **Explanation:** I chose hometown and state as demographics to see if an out-of-state student's debt would be higher since out-of-state tuition is higher. I was

also curious about the geographic scope of my social circle in regard to the U.S. and the world. **Guiding Questions:** In- versus out-of-state tuition varies greatly, so how does home state impact one's potential or current student debt? How do the different hometowns in my snowball sequence reflect UNC student demographics? How geographically varied is my social circle?

5. Campus Housing: **Explanation:** I selected campus housing to see if students who stayed in a sorority/fraternity house, Granville, apartment, or regular on-campus dorm would change a student's debt. I assume that a student in an apartment or sorority/fraternity would be older or not a freshman. I figure that students who stay in Granville would have no debt whereas students who stay on campus have more or even some debt, because a student in Granville is stereotyped as a rich kid or a beneficiary of 'daddy's money.' I wondered if anyone in my snowball would even stay off campus, and if so, how I selected them in their limited time spent on campus during the day. **Guiding Questions:** Do students who stay in a sorority/fraternity house have less debt? Do students who stay off-campus in an apartment or location like Granville have more debt due to increased housing rates? How does location on campus impact a student's cost of attendance?

6. Current Student Debt: **Explanation:** Student debt was the guiding demographic in my snowball as I wanted to see how varied students were based on finances. I was hopeful that there would be a large variation in my circle and that students would have variation based on scholarship, aid, or family size. Part of the motivation for this demographic was to discern whether my peers' finances were similar to mine. **Guiding Questions:** Does a student's amount of debt inform their spending habits or capability to budget? Why do some students have higher or lower debt than others?

7. Most Expensive Clothing Item: **Explanation:** My aim in getting the information regarding each person's clothing items stemmed from the thought that a person with more expensive clothes had less student debt. Contrarily, I hypothesized that a student who has higher student debt may have poor spending habits and therefore high clothing items. Someone with zero student debt because of their parents' funding may receive expensive clothing as a gift or indirectly. I thought a student with less expensive clothing would receive either higher aid due to low Expected Family Contribution to tuition or spend all their income on tuition and less on clothes. **Guiding Questions:** How do higher clothing items associate with amount of student debt? Is there an association? Do the spending habits on clothes reflect a student's management of debt? Why do some students have no debt but still have expensive clothes? Does a student on a scholarship have a greater opportunity to spend on nice clothes?
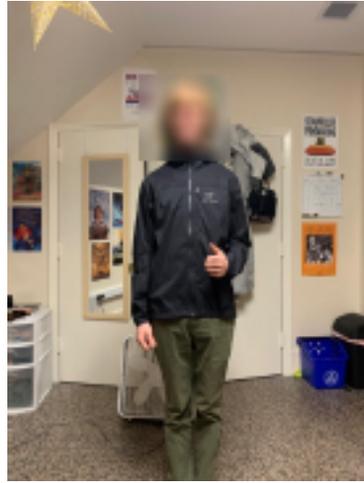
1. Name: Jesse
Age: 19
Class: Freshman
Race: Caucasian
Declared Gender: Male
Hometown: Asheville, North Carolina
Campus Dorm: Cobb
Student Debt: $3620
Most Expensive piece of clothing: Arc'teryx Rain Jacket — $400

2. Name: Jared
Age: 23
Class: Junior
Race: Caucasian
Declared Gender: Male
Hometown: Chalfont, Pennsylvania
Campus Dorm: Spencer
Student Debt: $0
Most Expensive piece of clothing: Wallace and Barnes red checkered jacket — $170

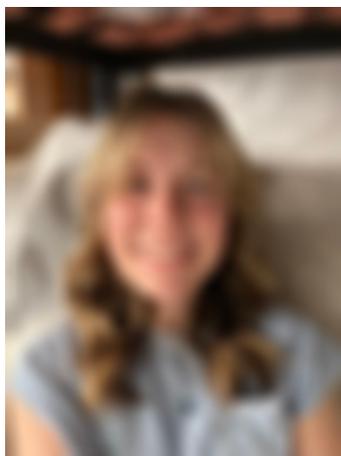
3. Name: Maddie
Age: 18
Class: Freshman
Race: Caucasian
Declared Gender: Female
Hometown: Asheville, North Carolina
Campus Dorm: Craige
Student Debt: $0
Most Expensive piece of clothing: Apple Watch — $380

4. Name: Summer
Age: 18
Class: Freshman
Race: Native American, Cherokee
Declared Gender: Female
Hometown: Lumberton, North Carolina
Campus Dorm: Craige
Student Debt: $0
Most Expensive piece of clothing: Lulus Ruffled Maxi Dress — $110

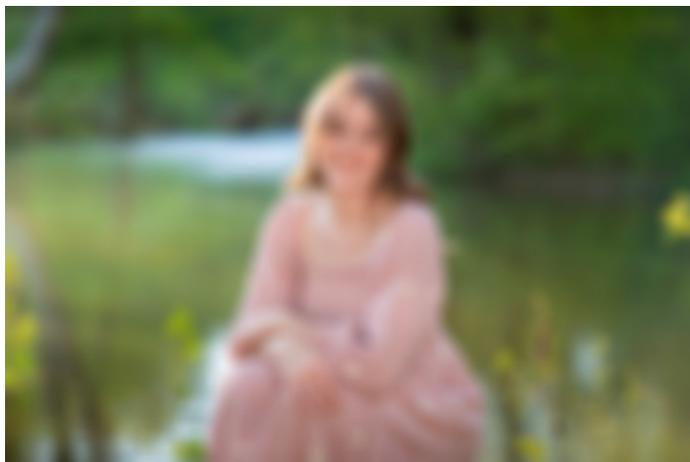**5.** Name: Lindsey
Age: 18
Class: Freshman
Race: Caucasian
Declared Gender: Female
Hometown: Concord, North Carolina
Campus Dorm: Craige
Student Debt: $0
Most Expensive piece of clothing: Sherri Hill RSG Formal Dress— $520

Selection Reasoning: Why was each person picked and on which demographics?

I selected Jared, knowing he was an older student in my Spanish class because I figured his debt would be higher due to his advancement. I was wrong. Jared told me he chose Maddie under the assumption that she would have "some" debt being a white, incoming freshman. Maddie informed me that she selected Summer, thinking that she would have no debt since she is a Cherokee and female. Summer said that she picked Lindsey because she knew her family background and assumed her parents would be paying entirely for her education and therefore, have no debt.

Relationship Visualization: What were the relationships that led to each person's selection?

Jesse: Jared—Jared is a friend I made in my Spanish 203 class who has helped me edit papers and encouraged me in my first semester at UNC. He is a good friend of mine who I help with Spanish and has been given some of my art.

Jared: Maddie—Maddie is a journalism and media student who shares classes with Jared who is also in the Hussman School of Journalism and Media. Jared told me that he thought his friend Maddie would be a good selection because she seemed different from him demographically, yet he did not know her debt status.

Maddie: Summer—Summer is Maddie's roommate in Craige who she lives with, worships with, and studies with. Maddie texted me that she thought Summer was a convenient choice for this project and she did not know anyone peculiar enough to create a more varied demographic snowball.

Summer: Lindsey—Lindsey is a suite mate of Summer and Maddie who also stays in Craige. I assume that at this point in the snowball, a broken telephone effect occurred, and convenience was prioritized over demographics as I initially instructed.

Analysis of Relationships: I found that many of the students above are very similar to me. While the three girls are 18, they are the same year in college as me. One of them is even from my hometown. Jared and I are quite different in age and debt, but we share the same declared gender and race. The last member of the snowball was more like me than dissimilar because she was a Caucasian and a freshman from my same state at a similar age.

Overlap of Identities Chart based on Demographics:

Age	Overlap
18	Maddie, Summer, Lindsey
19	Jesse
20	
21	
22	
23	Jared

Class	Overlap
Freshman	Jesse, Maddie, Summer, Lindsey
Sophomore	
Junior	Jared
Senior	

Race	Overlap
Caucasian	Jesse, Jared, Maddie, Lindsey
Native American	Summer

Declared Gender	Overlap
Male	Jesse, Jared
Female	Maddie, Summer, Lindsey
NB	

Home State	Overlap
NC	Jesse, Maddie, Summer, Lindsey
PA	Jared Larson

Campus Dorm	Overlap
Spencer	Jared
Cobb	Jesse
Craige	Maddie, Summer, Lindsey

Student Debt Range	Overlap
$0-1000	Jared, Maddie, Summer, Lindsey
$1000-4000+	Jesse

Home-Town Map View:

▬▬ = Jesse > Jared
---- = Jared > Maddie
---- = Maddie > Summer
---- = Summer > Lindsey

Campus Housing Map:

----- = Jesse > Jared
----- = Jared > Maddie
----- = Maddie > Summer
----- = Summer > Lindsey

Item Price Range Graph:

Student Debt Graph:

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