

It's Up to Us Final Report

Worcester State University

Sophia Palmacci, '19. Team Leader

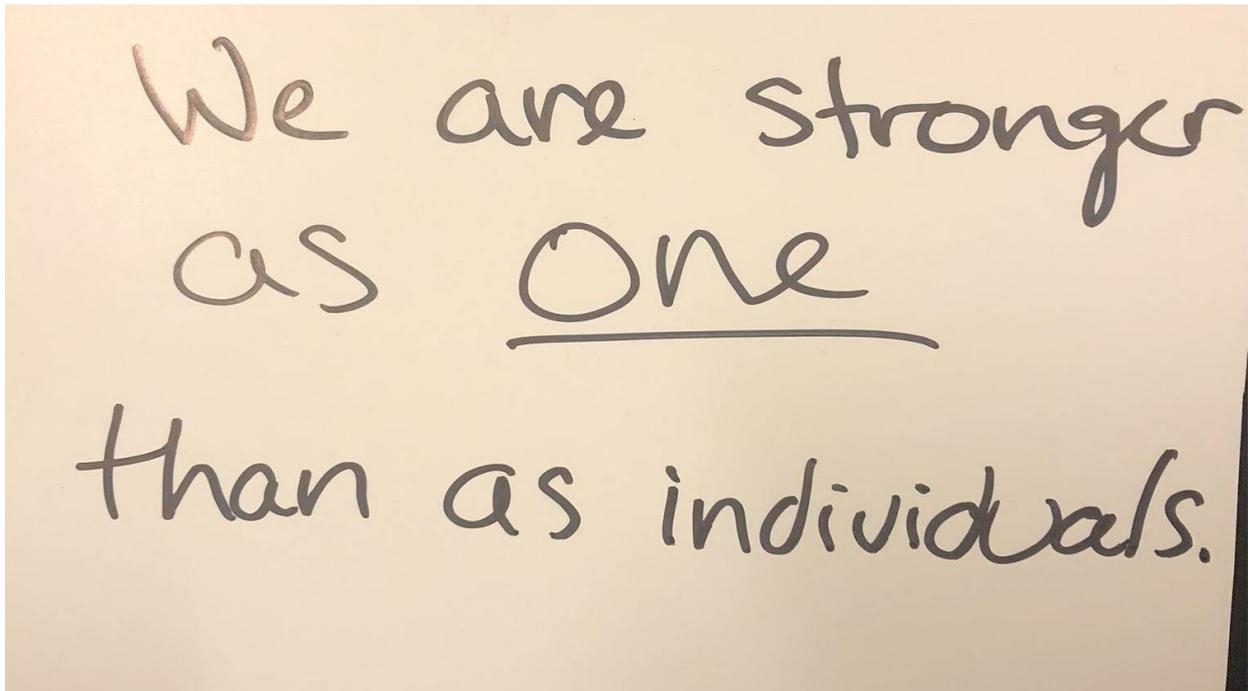
Advisors: Dr. Mark Wagner and Katie Cleary

Team Members: Dalton Smith, Tim Jarvis, Lucas Stevens, Amiya Philips, Jaymi-Lyn Souza, Nick Clark, Giovanny Guzman, Morgan Fontana

Worcester, Massachusetts

December 7th, 2018

"Sound policy condemns the practice of accumulating debts" - Alexander Hamilton @ New York Ratifying Convention. June 27, 1788.



Up to Us

Tackling National Debt

\$21+Trillion

“Of a Generation for a Generation”

Up to Us is National program to harness the ideas, creativity, and energy of students nationwide. We are taking initiative to raise awareness and generate action around an issue that greatly affects the financial future of the United States – the long term national debt.

INTRODUCTION

In June of 2018, Dr. Mark Wagner and Katherine Cleary from Worcester State University attended the NASPA / ADP conference in Anaheim, California. Worcester State University has a Center for Civic Engagement, which Dr. Wagner directs, and the Up to Us project fit with our efforts to get students Beyond the Classroom. In addition, our Office of Residence Life and Housing, where Katie Cleary is an Assistant Director, has a residential curricula focussed on engagement and giving back. It's not a surprise that Wagner and Cleary were recruited to participate in in Net Impact's Up to Us competition. On return, they put the call out and put together a team, including team leaders Sophia Palmacci and Dalton Smith. Other team members were: Nick Clark, Tim Jarvis, Giovanni Guzman, Amiya Philips, Lucas Stevens, and Jaymi-Lyn Souza. Late in the summer, team leaders Sophia and Dalton, Dr. Wagner and Katie Cleary began to plan our efforts and temper excitement about joining the other teams in Phoenix on October 25th.

Boosting Activities:

Over the summer, we contacted the coordinator of First Year Seminar -- Joanne Gallagher, about visiting the First Year Seminar Classes. A notice / email blast was sent to all instructors, and in the Fall, we visited 8 First Year Seminar classes, presenting a brief financial literacy program on fiscal policy, interest and leading a discussion on how the national debt became so cumbersome. These discussions revolved around 9/11, the wars, and the recession. In addition, we provide a brief financial literacy piece on how a mortgage works and how debt can become crippling. Students were not forced to sign the pledge, but the discussion were varied and student attentiveness apparent.

We also visited classes in Business, Urban Studies, and Health Sciences.

Journey of Discovery School Website: Giovanni, Guzman, one of our team members, contributed an article to the school website, in the university's Beyond the Classroom section.

This article outlined his participation in our project:

<https://news.worcester.edu/student-stories-my-journey-of-discovery-part-one/>

Tabling: In all, we tabled in prime areas of student traffic in all areas of school life: The Sullivan Academic Building, the Student Center, and the Pulse on Dining Dining Hall. At our tabling events, we offered students the opportunity to send postcards with debt facts to their representatives or to other officials. Postcards were sent to President Trump, Secretary Munichian, and others.

Sustainability Fair: We appealed for an received a table at our Two Day Sustainability Fair. At first, the organizers questioned our mission as it relates to sustainability, which has a more environmentally focus, but we showed that the national debt is very much related to a sustainable future as far as expenditures and sound fiscal policy.

The DA Debate: The "What a Difference a DA Makes" campaign - a first-of-its-kind voter education campaign launched by the ACLU of Massachusetts - hosted the first debate in the Worcester County district attorney race at Worcester State University. Dr. Wagner was one of the organizers of this event, which took place in the Sullivan Auditorium at Worcester State University. Both candidates - Joe Early (D) and Blake Rubin (U) -- participates. In addition to the ACLU of Massachusetts, the Worcester County debate will be hosted by League of Women Voters of Worcester, Massachusetts Women of Color Coalition, Worcester NAACP, and Worcester State University, the Up to Us team was there and distributed our Sign the Pledge forms to the more than 200 participants in the room.

Midnight Madness: As it turned out, our Midnight Madness Men's Basketball kick off event took place on November 7th and 8th. Our Up to Us Team was there, with a table and doing educational work, alongside our athletic boosters and various clubs and organizations. While this was not a signature bonanza, for a number of reasons, we were given prime real estate and added an element of depth to the giveaways and noise.

My Two Cents Day: My two Cents Day featured our student leaders, our Up to Us Team, and various campus luminaries promoting the pledge. In our Student Center Exhibit area, we had a table and the WSUR radio station played tunes. We had pizza and a raffle of gift cards. Our original plan, to host the state treasurer, Deb Goldberg, ran into a problem. Treasurer Goldberg was involved in an election campaign and cancelled our panel, which would have gone over various aspects of Financial Literacy. One of our team members -- Nick Clark -- during the course of the Up to Us project -- landed a well-paid internship with the Treasurer's Office, delivering their SeedMA program in which families of kindergarteners are given \$50 by the Treasurer's office to start a 529 account for their children. Nick's internship with the Treasurer's Office will continue into the Spring.

Wildcard: Don't Panic at the Deficit Disco: On Friday, November 19th, from 10 pm to 1:00 am, we held our primary wildcard Activity, inviting the campus community to a dance. The dance was DJ'ed by local spinner -- Bou Jee Entertainment and we had an advocacy table at which students could sign the pledge and send *National Debt Facts postcards* to their

representatives and elected officials. Numerous were sent to the President and his Secretary of the Treasury. We also had a caricature artist -- Don Lundgren -- of Partoons. Most students attending had multiple drawings done and done with friends. In addition, 2 students won VISA gift cards. Pizza and soda kept our dancers carb-loaded.

Trip to the MA State Treasury: On December 3rd, 4 members of the Worcester State Up to Us Team joined students from Boston University and Northeastern and visited the Treasury at City Hall in Boston. 9 of the Up to Us project from 3 universities met with Drew Smith, the Director of the Treasury for Boston, Massachusetts, along with Richard Depiano, his assistant. The group also met with the CFO of the City of Boston, Emma Handy, and the Budget Director Justine Sterritt. The two hours were lively and informative, with the students asking questions of how state and municipal fiscal policy is shaped and how these finances relate to the national debt. The conversation also explored how the community can inform decisions made by people in positions of power. Our hosts were polite and encouraging, and there was discussion about how resumes might be exchanged. In all, this conversation added to our understanding of fiscal policy in the sense that 'the feds can cheat,' in the words of one official. State and city law prevents operating at a deficit, such that the long term national debt is not influencing -- at least at present -- on the state or city's financial well being. It is possible that if the federal government were to reach its debt limit and consider default, that would affect block and federal grants that apply to housing and education. Another interesting comment came from Emma Handy, CFO of the city of Boston. "No one would have imagined twenty years ago that we would have to plan for a new shoreline in 2070." She suggested that climate change is a good example as to why their goal is to make it possible -- to provide the structures-- for the future mayors and treasury directors to function. "Someday we will not be here," Handy said. "If it were just up to us, we would finance a lot of different and fun stuff. But we want to ensure that the city can function and that people will want to visit here and live here and work here, even if we are not here."

Director Drew Smith also noted that people leave money to cities and states and one Benjamin Franklin left \$1000 to the city of Boston and \$1000 to Philadelphia. Franklin bequeathed the cities a total of \$2,000 sterling, with one hitch: much of the money could not be drawn on for 100 years, and the rest could not be distributed for 200 years. In 1990, what remains of Franklin's bequest was worth \$6.5 million, and became the subject of considerable public debate. In the end, Boston the legacy has become a matter of no sm

In his will, it was required that the money be released to any of his heirs after 200 years. That year came in 1990 and the Franklin will to the city was released to the Franklin Institute, a school built in Boston's South End, with help from Andrew Carnegie. Today the school is a two-year technical college with 600 students, and its officials claim they are the rightful heirs to the \$4.5 million due Boston and Massachusetts. "We had to do what Franklin's will required," Mr. Smith reported.

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ENTERTAINMENT

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FRIDAY NOVEMBER 16TH

THE TRILLION DOLLAR
DINNER

MUSIC BY

**BOUJEE
ENTERTAINMENT**

10:00PM - 1:00AM

MAY STREET BUILDING

JOIN US FOR A NIGHT OF FOOD AND FUN WHILE WE RAISE
AWARENESS TO THE RISING NATIONAL DEBT



Reflection by Team Members:

Giovanny Guzman:

Up to Us is not just a program about national debt, or our country's issues, Up to Us is something that stands for something deeper than that. Over the time of being a part of Worcester State's Up to Us team, I've learned a lot of things about not only our country, but our society.

There are many things in life that we all encounter, that we think cannot be changed, or that we believe is too embedded into our society to the point where it is too late to do something about it. I have learned through Up to Us that the impossible is always possible, if everyone works together. It's hard to make a change in the world around us as an individual, but if everyone were to collaborate with one another, the possibilities are endless.

Up to Us is far from a group of individuals, Up to Us is a team that put their ideas and creativity together in order to make a difference in society as well as a better life for our futures. Something we do not realize as citizens of this country is that we are a country of disunity. Whether it is about politics, race, religion etc., we always tend to find ourselves in a state of division where it is difficult to compromise for one another. A country with a glass ceiling that could be broken through with one simple component: unity.

With Up to Us, the unthinkable was able to be achieved. Placing in the top 10 among 100+ schools nationwide was close to impossible with the size of Worcester State in comparison to others. With not only the unification of the Up to Us team itself, we were able to bring together students from Worcester State as well as surrounding universities to sign the pledge against national debt.

The future is evidently bright for our country if we could all recognize the power behind unity and what it could do for all of us, no matter the situation. Thanks to Up to Us I was finally able to learn the most important component for a better life for myself, those around me, and the country as a whole; cohesiveness.

Lucas Stevens:

I have been involved with the Binienda Center for Civic Engagement since Freshman year. Now as a Senior, various classes and projects I have participated in at Worcester State University have helped shape my world view on matters and helped myself become more engaged civically. The Up to Us initiative is no different.

The national debt is something the average student my age does not necessarily think about. Students are more concerned with passing their classes and how they'll pay off their own personal student loan debt. The national debt and Federal Fiscal Policy are things that young

students do not really get too excited about. The main challenge was to make it relatable and therefore get our peers involved and excited about it. On that front, I feel we put on a great effort. We were able to collect signatures for the pledge through tables at University events and in student centers, giving classroom presentations and hosting the "Deficit Disco".

Overall, efforts like these help our generation become more involved in the future of our nation's fiscal policy and how it could affect our generation in the future. This project has been very rewarding and I would look forward to doing something like this again in the future.

Jaymi-Lyn Souza

I am a sophomore History and Political Science major who is in my second year of working with the Binienda Center. I enjoyed this challenge immensely, especially the various aspects of civic engagement and technology that it included. For instance, we created a QR code that could be scanned via Snapchat in order to put the ability to sign the pledge right in the hands of our students.

I think that this project poised its own innate difficulties that were compounded by our school size, but that we as a team worked around them as best as we could. We were fortunate enough to have a strong team who worked together very well in order to raise awareness for such an important issue. We even had some outreach to other colleges through a consortium of all of the Worcester schools through friends that we have at the other Worcester colleges and through organizations such as WSGA, which is a coalition of all Student Government Associations in Worcester.

Overall, I was proud of the work this team put in and I loved having the opportunity to work with each and every one of my team members. The National Debt is not necessarily the most interesting issue, but it is one that will play a role in our lives so the sooner we and our peers become aware of the issue, the sooner we take steps to alleviate it. I am grateful for the opportunity to have taken part in such an important project.

Dalton Smith

The Up to Us project on the national debt had the purpose of informing people on college campuses about America's problem with debt. This project also had the purpose of gathering signatures in order to write a petition to congress, a petition to congress needs at least ten thousand signatures.

The colleges participating in the project had teams, the leaders of which had the opportunity to attend a Net Impact conference in Phoenix Arizona. Myself and my co team leader attended the conference where we were informed on how to properly present the facts pertaining to the national debt, as well as discussed how to disseminate information and raise

awareness with other team leaders. Through these discussions with other team leaders we learned of various ways to spread information on the debt. One such way was through the distribution of note cards with interesting facts on the debt typed on them. Another mean was through networking with other groups on campus that could benefit from people being aware of the national debt. Apart from discussing the debt with other team leaders, and learning how to inform people of the debt, we also learned how to organize events and attended keynote speeches.

The short time spent in Phoenix was extremely enlightening. The discussions with other team leaders helped give myself and the other team leader ideas on how be more effective in our campaign. While the keynote speakers were extremely motivational and talked about how goals could be met through hard work and perseverance. Overall the conference was fantastic and what we learned was extremely useful to our campaign.

Sophia Palmacci

Did you know that 1 in every 3 Americans over 65 depends on social security income just to stay above the poverty line? 14.7% of the national debt is owed to social security. This fact meant nothing to me months ago as a senior studying English and Education at Worcester State University. Up to Us is a nationwide annual competition that focuses on the idea to help raise awareness to the rising national debt and our fiscal future. This competition helped me understand that the issues we face as a country will essentially affect everybody.

I recently learned that this problem is not just for economic majors, or business majors, but it is an issue that almost everyone can get behind due to the colossal impact it has on all of us. By working with the Up to Us team I was given the opportunity to travel to Phoenix, Arizona in October to attend a conference where I was able to learn first hand that this is an issue that is much bigger than us.

This generation of leaders will inherit the burden of a 21.6 trillion deficit that we can no longer afford to entertain. Up to Us helped shine a light on the impending problem that we will face as a country if we do not act quick to fix this massive issue. While in Phoenix, I was able to make several amazing connections with students alike from across the country. Between attending a handful of fascinating keynotes that not only spoke about the issue at hand but also touched upon their own endeavors, successes and downfalls, to actually debating the topic at large with peers in a nonpartisan way, the trip was full of illuminating events. During my time in Phoenix, I was surrounded by nonstop leadership, determination, and creativity which aided my knowledge in areas greater than national debt. At the end of it all, networking with these driven students that all share a passion for striving towards a sustainable future helped put it into perspective for

me. Up to Us showed me that we as students in this country are able to work towards a common goal in a bipartisan way by conveying new ideas and copious amounts of determination.

Timothy Jarvis

As a student of history and philosophy the national debt became a problem I could no longer ignore. What we are told is necessary, or simply a part of society, is not exempt from a rigorous examination, and it is completely appropriate to question the ethics of any such entity that impacts peoples lives. The Up to Us team, at Worcester State University, did exactly that as we made our case time after time to the students and faculty of the community. There were countless instances where someone was either indifferent or opposed to the merits of our project, and, for me, that was the most exciting part about it. Arguing why the national debt is an issue and how it affects the daily lives of the millennial generation was not a difficult one to make. The

The federal government's third largest expenditure is going towards paying off the debt itself, right behind defense and Medicare/Medicaid, in an era where financial issues and income inequality almost defines this moment in history. Meaning, even with adjusting for inflation, the cost of living is exponentially on the rise in decades as recent as the '80s and '90s. Since 1960 the average cost of a house has increased by 73%, and would be \$98,681 in today's dollars, but has since risen to \$210,200 as of 2018. From 1980 to 2018 college tuition skyrocketed to a whopping 213%, adjusting for inflation. Lastly, healthcare premiums in 1960 were \$146 monthly, in 2016, it rose to \$10,345, nine times higher even with adjusted for inflation.

Those number strongly reflect what the millennial generation faces and I argue are the definitive struggles of young people. That said, running a deficit upwards of \$21 trillion dollars is unactable when it accounts for one of largest expenditures of the federal government, and that is potentially at the cost of education and healthcare. Put simply, millennials are confronted with a greater financially burden than their parent were. The Up to Us campaign is involving young people in that idea, and that was the premise of my argument in persuading students to sign the pledge. Engaging with students about national debt was rewarding, it brought me a sense of unification among people my age to challenge convention and enact a responsible, justified financial model.

Amiya Phillips

Being a freshman in college, I have gotten the opportunity to learn more about the diverse amount of clubs at Worcester State University, including the Up to Us campaign. Many people believe that this is a subject that young people do not pay attention to, however, this team of

people will prove them wrong. The determination and perseverance within our members is a wonderful sight to see. National debt is an issue that affects everyone, no matter what age or class someone falls into.