

The issue of high tuition for the college education

[Education](#), [Learning](#)



If we were given the opportunity to get a degree in anything we wanted without worrying about any finances, what would it be? Many people are skipping the college route because he or she do not want to be drowning in debt to pay back student loans. Even those who have chosen to go back to school for a second degree, find it difficult paying for college. To avoid this, college should be made affordable for the lower and middle class.

Everyone could agree that debt is something nobody likes, especially student debt. Friedman (2018) writes, “ Student loan debt is now the second highest consumer debt category – behind only mortgage debt – and higher than both credit cards and auto loans” (para. 1). People should not be denied an opportunity to further his or her education because they do not have the money, or graduate from college with unbearable debt. This is a serious problem in our country. If people are not considering going to college to learn new skills, then we will not be able to compete with the rest of the world. New businesses will not be able to develop and jobs will have to be created outside the country.

This problem needs solving because even if people go to college, he or she are not finishing. The price of college has increased dramatically. According to Davidson (2015), tuition at private and public universities has risen two and three times more since 1974 (para. 2). Some people have other bills to pay besides student loans, and this makes it difficult for college students and their benefactors. According to Bergen (2016), private loans may require students to start repayment while he or she is still in school, including a credit check with a cosigner. Also, interest rates can be as high as eighteen percent (para. 2).

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In contrast, it will be strenuous for students to focus on school while worrying about making payments. Next, if your credit is not good, you may be denied the amount of money you may need for school.

A potential solution to this problem has to deal with the state lottery. As Gandel (2016) explains, the largest portion of the lottery money goes to the winners in which 44 states participate in. However, each state decides how to spend its lottery earnings, and most states are not including education (para. 2). States need to invest more in education because, in the long run, they are hurting themselves with fewer job opportunities. As Gandel (2016) further explains, the state of Wisconsin spent 99 percent of its lottery earnings on lowering state property taxes (para. 3).

According to these numbers, it appears the State of Wisconsin clearly has a high state property tax problem, or they do not care for education. According to Thurmond (2014), the best solution for this problem is a program that the Oregon legislature passed, “ called the ‘ Pay It Forward, Pay It Back’ proposal” (para. 2). This tuition program allows college students the opportunity to attend public colleges and universities for free. After graduation, the students are required to pay three percent of his or her annual salaries into a special fund for 24 years. This solution works well because no matter what job a graduate eventually receives, he or she will only be required to pay a required percent of his or her annual salaries.

People may argue, if colleges and universities lower their prices, then they will lose money. I understand this point of view. However, this may not be the case, because more students will have the opportunity to finish. In

addition, colleges and universities will see their graduation rates increase. As Davidson (2015) explains, a new program at the City University of New York had a great improvement in their graduation. This program helped with tuition and other fees. As a result, the school saw an improvement in graduation from 16 percent to 52 percent in a three-year time span (para. 23).

In conclusion, we should adopt these programs from the states of Oregon and New York. This may be a small-scale advancement, but it will work for the rest of the country. This country can no longer afford to let the price of college tuition continue to skyrocket. If we do not act now, this problem will be harder to fix. Davidson (2015) believes, “ Every American benefit when every other American has access to as much schooling as he or she wants...” (para. 5). People will no longer have an excuse to skip college, but a desire to complete what he or she has started. Affordable college for the lower and middle class has to be accomplish.