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United States is ranked among the most literate in the world as education remains to be an important key to success. The government of United States has put up measures to ensure every age going child obtains the needed education. However, the government will only cater for the educational expenses of a child up to a certain level, which is never enough to guarantee a child success in life. It is for this reason that college education has become as important as primary education. This rising need for education has also increased on the cost of obtaining it as different institutions raise their cost just to survive the rising competition. There are more than enough colleges in United States and therefore no student can claim not having a place to advance their education. College education is not just for those who left school but has also become a common trend among the working class. Employment has become quite competitive and hence raising the need for more skills to retain a position or simply to diversify into other career options.   
The biggest challenge has however been on the ability of the students and their parents to afford the high cost of education. The government came up with a loan facility to help students advance their education but it has not been sufficient either (Becker 21). The government offers a limited amount as education loan, which also comes with conditions that are quite hard to meet. Apart from the fact that the amount is not enough, to cater for the education needs of the student, a loan has to be repaid with interest. Students therefore have it rough especially after their college and they are not able to pay for the borrowed money. It has been assumed that the more expensive a college is, the better the facilities and quality of education. In as much as this is not always true, college heads are taking advantage of this and raising college fees for their students.   
There are specific universities, which most companies prefer to get their prospective employees. Such institutions, which include Harvard charge very high fees that only a few people can afford. For instance, the cost of obtaining a certificate in such an institution is equal to what another ‘ smaller’ institution charges for a degree certificate. Such discrepancies in cost of education have continued to widen the gap between the rich and the poor, which affects the growth of the economy. It has become a common trend for students to engage in part time jobs just to handle the increasing cost of education (Dynarski 42). Engaging in such employment also helps them to be acquainted with the working environment, which gives them an upper hand in being employed once they are through with their studies (Toby 15).   
Source: http://www. worldwidelearn. com/img/article/factors-in-college-choice\_20070102. gif   
The increasing standards of living and the need to diversify education has even prompted students to seek for scholarship programs. Most students prefer to obtain their education from abroad just to improve their scope as well as give them the international exposure they require. Even though scholarships are made available especially for the needy students who show exemplary performance, they will still need some extra cash to cater for their personal needs. To enhance performance of such students, the institutions concerned impose tough measures and conditions that have to be met. For instance, the students being sponsored have to meet certain levels of discipline and moral standards as well as high academic qualifications.   
Such tough measures imposed on scholarships mostly leave students who are not able to maintain the standards frustrated as they are unable to proceed with their education. Success in education is completely different from success in life, this is because of the different ability that students have which cannot be equated to academic work. Another challenge that sponsored students face in pursuit of their higher education is being forced to study courses they are not necessary willing to (Greenberg 63). This mostly comes from their parents or guardians who esteem certain courses than the others due to their technicality and current market value. This makes such students wish they had an alternative income that would give them the freedom to choose the courses they want without necessarily being coerced into what they do not like.   
There is also a certain form of discrimination that has been observed in learning institutions where students believed to come from rich families or foreigners pay for the needy students. This is done by charging them higher fees so that the surplus is used to sponsor needy students. Just because an individual is willing to pay to obtain quality, education does not mean they have more than enough. Some of the efforts are actually sacrificial and making such students, pay more for the sacrifices at the expense of the needy students is not fair (Hoxby 23). In as much as the decision to sponsor needy students is recommendable, such institutions should look for alternative ways through which to get the money rather than making other students pay for the same.   
There are various recommendations for the government as well as institutions of higher learning to ensure college education is affordable. One of them is for the government to set aside funds to subside on college students. This should be different from the loans where students will not have to pay for the funds. There is also need for the government to monitor and regulate on college fees. This should mostly be done on non-government institutions, which are notorious in hiking fees. The government should also ensure that colleges charge their fees in proportion to the courses they offer and facilities provided. It is unfortunate that college administrators who claim to be offering certain facilities and education quality dupe many students and parents who come to realise they were cheated. There is little that such parents and students can do since they make such discoveries late when they have already paid the required fees (Heller 33).   
Another way to minimize on the consequences that come with high college education is early planning. This can be done either by parents or by the government. Only a few parents who have opened up bank accounts for their children just to help them cater for their future education. Life is unpredictable and it is good for parents to take earlier cautions. Some parents realise this very late that the amount is barely enough to meet such needs. The government has also been keen in setting up health insurance as well as retirement benefits for its work force and not the same for education. If the government could be as strict as nit is on the need for parents to save for their children’s education as it is in saving for their health and retirement, then such hustles would be minimized (Archibald & David).   
Realising the changes in the economy, the education system can also be changed to ensure a shorter and manageable system of education. Students can be helped to realise their potential at a younger age as well as choose their careers. Students will therefore not have to take some subjects that they will not need in their careers. This will also ensure that time; money and resources are only used for the relevant subjects and courses. Increasing cost of education with little funds to sponsor it reveals that there is something wrong with the education system (Cabrera & Steven 83). The current trend, as can be observed from the graphs and charts is worrying. If the necessary measures are not taken, students and parents will continually be manipulated in pursuit for education and yet not getting the satisfaction, they require from them.   
Source: http://public. data360. org/report\_slides. aspx? Print\_Group\_Id= 109   
Education was designed to be rewarding, a reward that should be seen in the future life of the student. This is however becoming a curse as most students complete it with the frustration of having to repay the loans or the need to acquire more skills. Parents are also not able to enjoy what they obtain from their salaries, as they are frequently worried of how and whether they will afford their children’s future education. There is need for a solution to be found so that education yields the required rewards and that it does not haunt the students who go through the systems.

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