

# [Why a college education should be free to obtain](https://assignbuster.com/why-a-college-education-should-be-free-to-obtain/)

Due to the increasing price of college, about 70% of people are now graduating college with some type of debt. This number is staggering because more people are starting their lives negatively when it should be started with a clean slate. Due to the time and place in society, it is the perfect time to implement free college for all people.  By offering free college to everyone, people’s future and their families future have the ability to be changed forever. Although students might say in school longer than needed or intended, a college education should be free to obtain because students will start their life without debt, close the wealth gap, and there have been other countries with successful free college programs.

First of all, a college education should be free to obtain because once they graduate, students will not be left in an abundance of student loan debt. In the past five to ten years, the price to attend college has skyrocketed and left many curious on how they are going to pay. This has led students to pull out student loans which could loom over them for years. Banks trick these students by offering desirable terms and conditions but the dark side of the banking system will catch up with them. This unseen, dark side of student loans can be described as, “. . . they have strict rules about repayment. It is very difficult to cancel the debt that has been acquired through student loans”( “ Student Loans” Para 15).  When applying and pulling out student loans, most of them do not know what they are getting themselves into. These young adults are being forced to make a very serious decision to pull out loans from the bank and they do not know what they are getting themselves into. This very serious decision, which they are trying to do in order to better themselves and their lives, could loom over them for years to come. If college was free in the United States, people would not have to pull out loans and start their lives with debt. They could start with a clean slate with no debt and could focus on putting their money towards other necessities. Even when a person files for bankruptcy, meaning to be legally out of money, the student loan will still need to be paid back. Most young adults do not know what they are getting themselves into when they apply for a student loan. It will stay with them wherever they go and is completely different from other types of loans. This difference between student loans and other loans can be described as that  “ they cannot be removed by declaring bankruptcy; in most cases school loans remain on the borrower’s record until they are paid”(“ Student Loans” Para 1).  The banking system is cruel in the way that they handle student loan payment. Even when someone is at the point where they do not have any more money they have to pay back their student loan debt. This will loom over them and take money away that could be used elsewhere. This cast a shadow of money they need to pay back but have no money to do so. This simple decision, to pull out loans, are leaving a negative impact on their lives for years to come. By making college free, a person would not have to worry about having to pay back student loan debt if they have to file for bankruptcy, taking away some stress and more money that could be used elsewhere.  A college education should be free to obtain because of the scary truth behind student loans. These certain type of loan is very sneaky because interest rates can increase, there is a payment schedule that has to have part of the debt paid off by, and can still linger around for many years to come.

Second off, a college education should be free to obtain because it would close the wealth gap within the United States. In the article written by Huffington Post titled, “ Fair Access to College”, Daniel Little explores a study done by Bowden and other contributors. The study goes into depth about income per family and the student’s attendance rate into college. The major result of the study done by Bowden is described as, “ …. children from families in the bottom income quartile attend college at about the rate of 39 percent, the second quartile at about 58 percent, the third quartile at about 69 percent, and the top income quartile at about 76 percent”( Little Para 4). This brings up the argument that due to the wealth gap, that income of the family actually affects the college attendance rate. As shown, the less a family makes results in a lower college attendance rate due to the cost, most likely. This would continue a cycle of not making much money, due to only having a high school diploma. If college was free in the United States, the wealth gap will close. More people would have access to college and could break a cycle of only having a high school diploma. This would increase the standard of living for many, access to better-paying jobs, and just give them a college degree. If the situation were to not change, people would be stuck in the same cycle and the wealth would never close, possibly growing even bigger. According to the same source that previously used, the author, Daniel Little, he went in depth, too, about the results of the study. He describes the study as, “ ….  very important: there are embodied structures of advantage and disadvantage in our society that have systemic effects on opportunities and outcomes for young people from less advantaged parts of our society” (Little Para 9). As the price of attending college increases, the wealth gap will never change. The kids whose families do not make much money are the most at risk of continuing a cycle of poverty and only obtaining a high school diploma. The wealth gap is still growing and by not changing our ways about receiving a college education, nothing will change. The kids who are at the bottom of the wealth scale are in a cycle that they cannot help. Without the help of making college free, nothing will ever change for them. If college was free, they could break the cycle and get a decent job. In order to close the wealth gap in the United States, free college should be implemented because it will stop a cycle of only having a high school diploma and actually give the people at the bottom of the family income scale to actually have a good life.

Thirdly, college should be free to obtain due to the successes of free colleges places, like Denmark. Since the Danish government implemented free college, their society has improved as a whole. They have become more competitive on an education level and have a much more qualified, along with successful workforce since allowing free college. Their successes can be described as, “ The very good standard of living and diversified study subjects make Danish universities important contenders on the international higher education market” ( Pop Para 1). By Denmark offering free college, they have become smarter as a whole. Not only has it brought in people from out of the country,   now attending college and receiving a college degree. This is giving them a better chance of jobs and at life. Due to the success of having a free college education in Denmark, we as Americans should give the ability to offer free college to all. It will give people better jobs and improve the quality of life for all, similar to what is happening in Denmark currently. Plus if free college was enabled, the United States would become more competitive on an international market. Since passing free college in Denmark, they have attracted more of an international market of students. This can be described as “ Higher education in Denmark is free for all Bachelor’s and Master’s students coming from the EU/EEA area and for students participating in an exchange programme in Denmark”(Pop Para 3). In Denmark, they allow all students from out of the country, including those from out of the country, go to college for free. This is something that should be used in a free college system here in the United States. By modeling a free college education system similar to the one in Denmark, we could help the citizens within the United States,  along with the international crowd. Due to the success of the free college system in Denmark, us as Americans should model a free college system like theirs because it will increase the standard of living and the number of people who actually have college degrees. It would also help the world on an international market to improve their quality of life.

With all of the good does come the bad, and one could argue that by with no financial pressure, students would stay in school longer than needed. Due to the success of the free college system in Denmark, students are staying in school longer than needed. They have even come up with a term to describe these students, eternity students. In an article written by Business Insider, it explores the topic and uses some ideas of older Danish people and states, “…. the extra freedom can eliminate a crucial sense of urgency for 20-somethings to become adults” ( Weller Para 2). By Denmark offering free college, students are joining the workforce later and starting their life later, too. This come is a problem because, with an older workforce, there will be more jobs unfilled and when they do come out of college, there will be more competition for these jobs. This is the main argument opposers of not offering free college might argue because of the lack of people able to fill jobs. Rather students will stay in school longer to feel like a kid and not have to face the real world yet, due to no financial pressure. For every problem, there is a solution even for this one. Similar to what they are doing in Denmark, the US government could place laws and amendments to control the length that students stay in school. By passing this legislation, Denmark has made major improvements which can be described as “ “ The country has made some headway to counter eternity students. In 2015, the Danish government proposed and passed an amendment to the Study Progress Reform giving universities more power to hurry students toward graduation” ( Weller Para 5). If the United States were to offer free college, there would have to be parameters would have to be in place in order to make sure that students are not staying in school longer than they have to. By doing this, more people could be involved in the workforce sooner and make them a working member of society. In this day and age, it is important to make sure everyone has the ability to receive a college degree and the best way to do it is through offering a free college education, Granted, the US government would have put in programs to make sure people are only in college for the amount of time needed for them to get their college degree. People who do oppose making college free for all people bring up the argument that due to no financial pressure, students would stay in school longer. Granted the argument is valid, the United States government would have the ability to control the tenure of students in college with laws and amendments, similar to what is being done in Denmark.

Due to the ever-changing society today, it is now more crucial for people to receive a college degree and become working members of society. The best way to do this is to offer a free college education to all people to make sure they earn a degree, rather than a diploma. The ability to earn a college degree should be free in the United States because it would not leave people in debt, due to the dark side of the banking system with student loan debt. A college education should be free to obtain because it would close the wealth gap within the United States, by offering those who need a college degree one, and there have been successes in other countries who offer a free college education, like Denmark for example. For every idea, there is a problem and one that could be brought up is that students would stay in school longer than they should. One way this problem could be solved is by implementing laws and amendments to control how long students stay in school. By doing all of what has been previously said, the quality of life and the education levels in the United States would improve tremendously and make us a stronger society as a whole.

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