

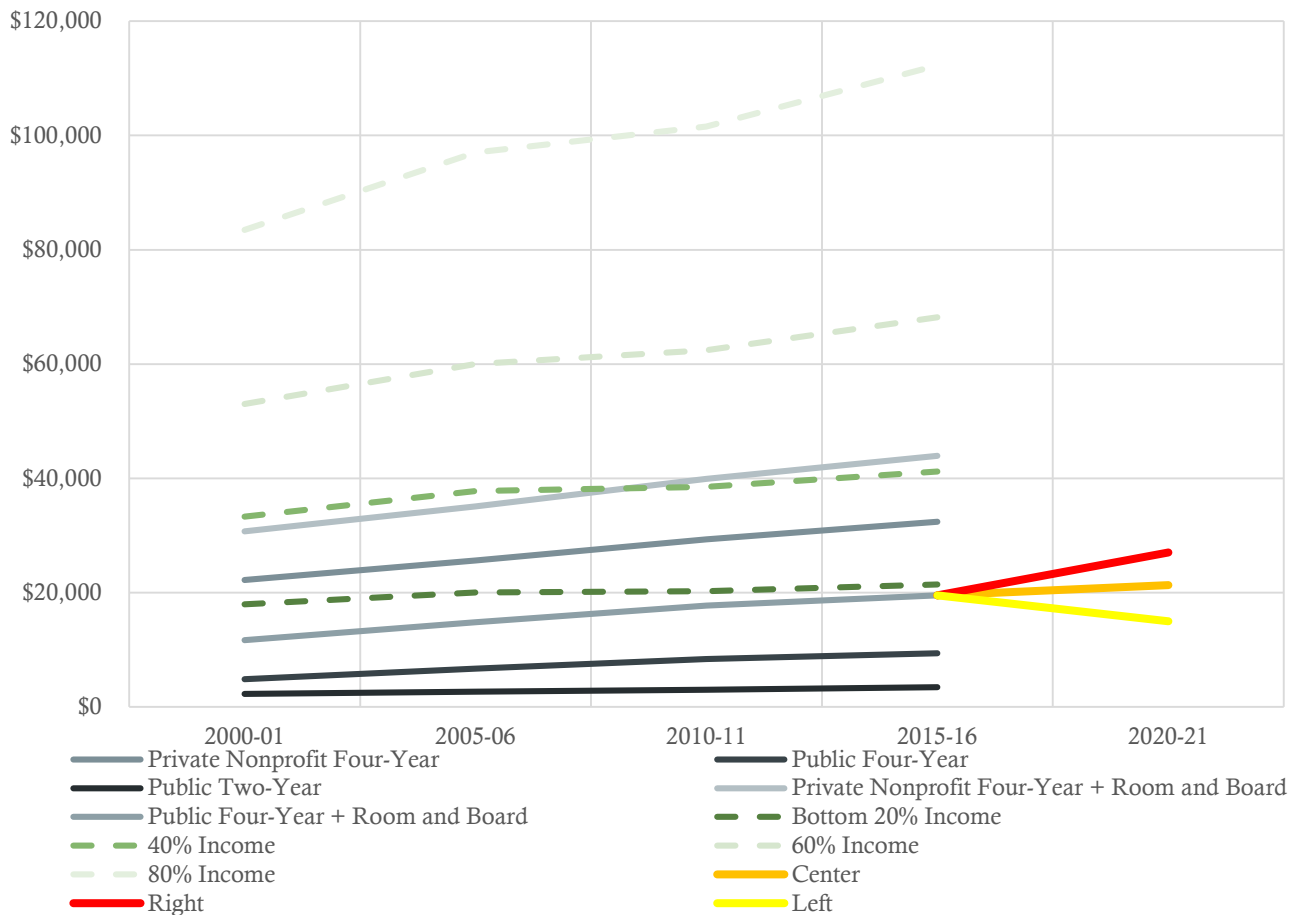
# INTUITION ON TUITION: The Rising Cost of Knowledge



Money can be considered one of the executive variables in decision making. Whether it be buying store brand over name brand or choosing the location of where to buy a house. With that said, should money be as influential to say that it can determine the future, as in the future of one's education after high school? This is a perplexity that has and will continue to scavenge the mind of those who decide to go to college year after year. Is it worth it? Will I make enough money to pay for all of the loan debt that is inevitably piling up? These are the questions that are rattling the brains of the millennials, consequently rattling the brains of the future.

This problem is a heated topic for discussion from students to candidates for the presidential election later this year. As more individuals are seeking a college degree as the key to success and a plentiful future, the necessity for the government to decide whether to continue the allowance of this notion, or encourage other avenues of success is up for debate. Thus prompting the deliberation of InTuition on Tuition.

## Change in College Tuition and Household Income over Time



### The Chart

The chart above represents the core of the tuition problem through a graphical representation. Over time, it is easy to see that the rate at which the lower 50% of the income gradient (green shades) is increasing, which is much lower than the increasing rate of the price of college (blue shades). Additionally, the line for public four year schools plus tuition has totally surpassed the 20% income level and is creeping towards the 40% level. This indicates that soon, more and more people who are trying to achieve the American dream of success will not have as favorable conditions as before.

### The Possibilities

Within these two elements, the core of the deliberation can be found. As a nation, the government can introduce more funding into the educational system, allowing more students from varying income levels to go to college and achieve a degree (represented by the yellow line). On the contrary, the government could continue to do what it is doing, which would allow the gap in between income levels and the price of college to increase. This makes education less accessible to those who are not financially stable (depicted by the red line). Alternatively, the government could try to maintain the current trend and fund education parallel with the inflation rate, which is represented by the orange line. These three options are the foundation for this deliberation: The Intuition on Tuition.

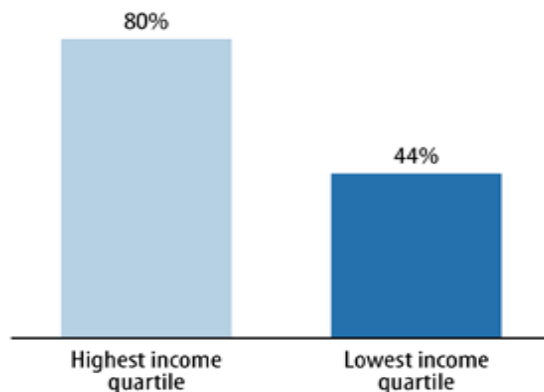
## Left: Education without Restriction

### The Stance

The liberal side of the education debate believes that everyone needs to have equal access to education regardless of their economic standing. As the situation stands, even among the highest-achieving high school students, those in the top income quartile are twice as likely to attend college as those in the lowest income quartile. This kind of inequality in opportunity is not something that we should just accept since it increases both the social and economic inequality between those in the upper and lower economic classes. Free tuition at public universities, combined with increased aid for living expenses, would serve to both address this divide and improve the economic and social status of our country as a whole.

#### Students From Low-Income Families Are Far Less Likely to Attend College

Percent enrollment at 4-year colleges for highest scoring students, by socioeconomic status



Source: Anthony P. Carnevale, "A Real Analysis of Real Education," Liberal Education, Fall 2008, p.56.

Center on Budget and Policy Priorities | cbpp.org

### The Perks

Furthermore, the absence of student debts could help to stimulate the economy as their earnings would be free to make purchases including cars and homes. Students could even move out of their parents' home sooner in the absence of these financial burdens. It would also eliminate the issue of students who are forced to drop out prior to graduation because they can no longer afford their tuition, thus leaving them without a degree and a pile of loans with no foreseeable employment prospects to reduce them in the future.



### The Solution

Subsidizing tuition costs would help to keep our economy strong and drive innovation through the production of a more educated work force. Intelligent students should not be barred from the chance to further advance their knowledge base and skill set simply because of their economic standing. We aim to give these minds with endless potential the chance to improve themselves and their communities. Without the stress that crushing loan debt places on recent graduates, young men and women would receive the chance to truly explore the jobs they desire rather than merely searching for a job with high earnings to remove themselves from this deep financial hole.





## Right: Education by Decision



## The Stance

The Conservative side of the education debate believes that college level education simply cannot be free. We would like to see some action taken in the alleviation of student loan debt and support of college students who cannot find employment following graduation.

## The Reasons

To make higher education free would be to devalue the degree that is earned. It would make a degree no longer an advantage or an asset to aid you in your hunt for a career, but simply a vapid “next step” after a high school diploma. Secondly, we do believe that student debt is hurting individuals, families, and the economy on a massive scale.

## Conclusion

One side proposes that change the places from where the educational funds are obtained should be made. In the current situation, there is far too much "free money," in the form of grants, scholarships, etc., given to students that demonstrate financial need in order to attend college, but who have not actually earned that free money. The vast majority of that money should be given out to intellectual and working scholars in the form of merit-based scholarships. Students who are exceptionally intelligent and demonstrate a solid work ethic should receive more than students who simply come from a lower socioeconomic background. Another suggestion is that a limit be placed on loans to ensure that students and their families are not over-borrowing with additional loans on savings plans. Lastly, the Right side feels that there should be an education option for everyone, provided that the government is willing to look into all of the options available and make the most logical choice.

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## The Solution

The Right side proposes that change the places from which the educational funds are obtained should change. In the current situation, there is far too much “free money,” in the form of grants, scholarships, etc., being given to students that demonstrate financial need for it in order to attend college, but who have not necessarily earned that free money. The vast majority of free money should be given out to intellectual and hardworking scholars in the form of merit-based scholarships. Students who are exceptionally intelligent and demonstrate a solid work ethic should receive money over students who simply come from a lower income background. Another suggestion is that a limit is to be placed on loans to ensure that students and families are not over-borrowing with additional emphasis on savings plans. Lastly, the Right side feels there is an education option for everyone, provided that they are willing to look into all of the options available to them and make the most logical choice.

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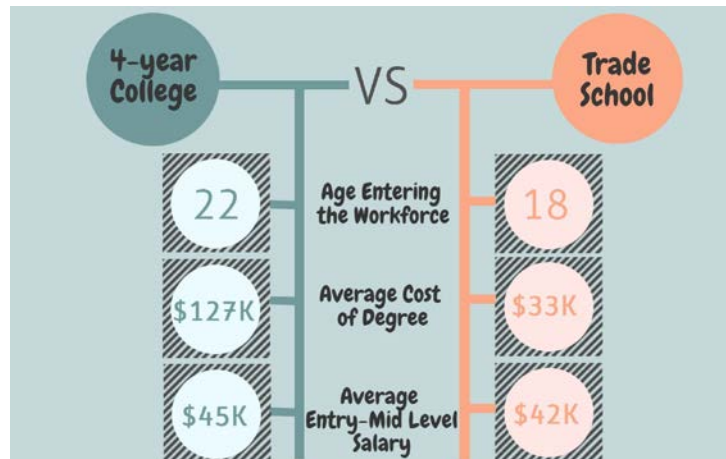
## Center: Education by Choice

### The Stance

In order to keep college affordable and parallel to inflation, tuition needs to be reduced. This can be achieved through various techniques that are prime for use in the current technological era.

### The Solution

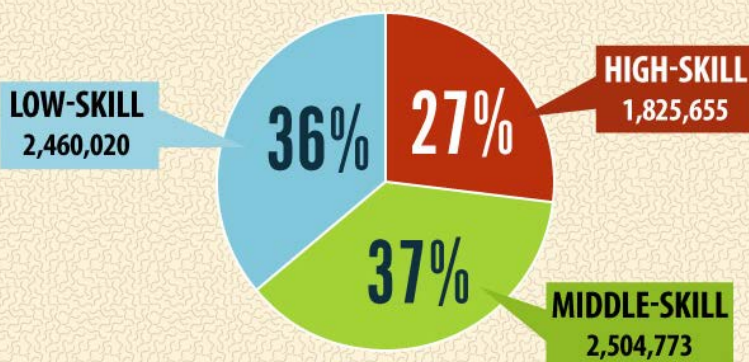
The power of online education is not being utilized to its full potential. Massive Open Online Courses, better known as MOOCS have gained increasing recognition in the recent years. MOOCS can be used to cover the General Education requirements, allowing for a greater efficiency in gaining credit and using time all while reducing the cost of gaining the most elementary college credits. By allowing MOOCS to be a standard for all colleges, they could be easily transferred. Additionally, by stressing the importance of the vocational and trade school option, the necessity to go after a Bachelor's degree will decrease, thus decreasing student debt.



### The Median

The center combines both the aspect of cutting down the costs for the students, which is voiced by the left, and the initiative to search for other choices, voiced by the right, to propose a compromise. At its core, education is expensive, but the goal should be "How can the cost be minimized for the student?" rather than "How can we make the most out of the business of further education?" All sides agree that the government needs to play a role in controlling the business of the university.

### MAKE-UP OF SKILL DIVISIONS IN NEW JOBS



## At a Glance

Left	Center	Right
<ul style="list-style-type: none"> <li>• College should be an option for everyone</li> <li>• Subsidize tuition thus minimizing debt</li> <li>• Instead of students paying for college, they could make large purchases, thus fueling the economy</li> <li>• Reduces potential for students who drop out to be in infinite debt</li> </ul>	<ul style="list-style-type: none"> <li>• Continue to fund to match inflation</li> <li>• College is important, but not for everyone</li> <li>• Students who are in financially difficult time should still have the opportunity to attend college</li> </ul>	<ul style="list-style-type: none"> <li>• Making college free would devalue the Bachelor's degree</li> <li>• Emphasis should be placed on savings plans</li> <li>• Two year programs and trade schools should be encouraged</li> <li>• Other choices other than a college degree are suitable to make a living off of</li> </ul>

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### ENGL 138T Spring 2016

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