

# Higher Education Affordability

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## Issue

[Higher education affordability](#) –A study found that [38%](#) of students did not want to enroll because of the fear of being in debt. As a result many students struggle to repay those loans or end up in default, causing significant personal financial hardships to borrowers. Despite the potential benefits and opportunities available to college graduates and the potential challenges faced by those without a [college diploma](#), Americans have a somewhat mixed attitude about the effectiveness of traditional 62-year colleges and other institutions of higher education. [According to news released by US News](#) on September 13, 2021, the average annual tuition for each U.S. university in 2021-2022 is \$38,185 for private universities, \$22,698 for state universities (out-of-state students), and \$10,338 for state universities (in-state students), which

## Policy Solutions

The points below should be considered in helping make college [more affordable](#) to every person in the world for a better education and better future.

- **Students attending a technical or community college should attend free as those schools are supported by state taxes.** The federal and state governments could incentivize states to invest in higher education, especially for the first two years. By investing in local and state governments could lower the cost of attendance for millions of students. The first two years are the most costly as students are not eligible for full loans as they are when they are juniors and seniors. As well, many students are seeking technical degrees instead of a four year education. By implementing reduced tuition the first years of college the federal government will help thousands of students and families be able to afford the necessary coursework to either become employable, and then begin paying taxes and helping the local and state economy. As well, if the students find the first two years affordable they may pursue even higher education which will allow them to be marketable and earn a higher wage.
- **Implement the National Independent Student Tax and Affordability Act:** Students can enlist in the military, purchase cigarettes, drink alcohol, and gamble starting at the age of 21. But if seeking higher education, the student must include their parent's income on the Free Application Federal Student Aid Application. Students who are no longer living with their parents, paying taxes as well as paying back their college, are held back due to their parents income. By allowing students to file as independent, this act would make more students eligible for Pell Grants, State Aid and larger Students Loans. With this help, students would graduate earlier as they would not have to work 40+ hours a week to afford to pay rent and bills. This Act would as well lessen the student loan burden as students who are not eligible for Pell and State Grants would be thus not needing as much in student loans.
- **Implementing three year degree programs rather than four years.** In the United Kingdom, students have an option to pursue 3 year degree programs, as cutting a quarter part of the degree programs would save a full year of tuition and college expenses. According to the Hechinger Report's article titled *Time for colleges to help solve the affordability issue*: "Three-year degrees have broad political appeal, as indicated by their endorsement by both the Progressive Policy Institute and the American Enterprise Institute."