

Report says make college costs more affordable to close knowledge gap

Posted by [jmurphy](#) January 22, 2009 09:00AM

The rising cost of a college degree coupled with an expectation for families to contribute more of their income to cover that cost is creating a knowledge gap in the state, according to a report released today by Pennsylvania Partnerships for Children.

"Jobs of the future require postsecondary education, yet our report shows college is financially out of reach for many Pennsylvania families," said Joan Benso, the Harrisburg-based advocacy group's president and CEO.

The report recommends the state launch a scholarship program for students from low-income families that would pay all remaining costs to attend a community college or state university once other financial aid is exhausted. Another idea it suggests is indexing tuition to a student's or family's income so that lower-income students pay less than those better off financially.

The State Board of Education's Council of Higher Education on Wednesday issued a paper that echoes the partnership's concern about college affordability.

Noting college costs influences students' decisions to enroll in college or stay in college, state board members called on policymakers to consider such ideas as providing more need-based aid, expanding access to community colleges, and encouraging efforts to help middle and high school students prepare to enroll in college and know how to access financial aid.

"If Pennsylvania wishes to increase its college going and graduation rates, especially among its lower income populations, the cost that students and their families bear must be addressed," the paper states.

Categories: [Breaking News](#), [Education](#), [Pennsylvania](#)

Comments

eldorado says...

As long as colleges and universities have long lists of applicants, they will have no incentive to reduce their costs or fees.

What makes these long lists possible are the many student loan and grant programs available to just about anyone.

It's a problem that's caused by government meddling through policy. Just like the housing crisis was caused by government's desire to make homes available to anyone. Home prices went up due to higher demand, until the crash of 2008. I see something like this happening with tuition as well.

Trying to transform something that's expensive into something that's affordable to everyone is hopeless folly -- unless you reduce its quality (then its not expensive anymore). The government's attempts at doing just that is like stretching a rubber band tighter and tighter. The government's budget will break or, if they shift the costs elsewhere, those institutions and their investors break (Fannie Mae, Sallie Mae, etc.) taking all of us with them in a depressed economy.

This is what's scaring me about a future with healthcare for everyone.

Posted on 01/22/09 at 9:55AM

bestillpeace says...

An education should be free and in reality it is. You can educate yourself by reading and experience, but there's no degree involved and it counts for nothing in society if you don't have a piece of paper saying that you accomplished something. I like the idea that the government is involved and making a way for the underprivileged.....

Posted on 01/22/09 at 10:32AM

momtypes says...

Had I been less personally responsible in my life choices, my children could be going to private college with hefty financial aid packages. Had I decided to not work, not marry, or not save would have all worked to their advantage. Instead, they are attending state universities and carrying loans because I choose to marry their father, pay my bills, and even had the audacity to put money aside in the case of an emergency--money that the government thinks I should be spending on their education. Should my husband or I become disabled, there is no way that my college student could support us if that money has gone to pay their tuition.

My children are working while attending college, taking out loans, paying the interest on those loans, paying for their books, etc. It's not a bad thing to teach your kids to be self-supporting but I do have a problem with teaching them to be dependent adults, looking to beat the system or to have someone else to pick up their tab.

It's really hard to be sympathetic when I hear the "low-income" student who has been receiving financial aid complain because they had to get a job to help offset some of the cost of college that was lost when a financial aid package fell short of their expectations. Get the job, shut up, and pay the bill. There are lots of others out there doing the same thing and they're not bellyaching about it.

Posted on 01/22/09 at 10:41AM

MsMarley3 says...

momtypes: very well put!!!

I am a Kutztown University graduate. I was in a similar situation to your children. Because my parents are still together and were both working at the time I was in college, I was not eligible for grants because my parents were in "too high of a tax bracket" which left me with \$42,000 worth of loans when I graduated. And that's only for 3 years...my parents paid for the first year. It's just so sad...it took me 3 years to get into my field of study..lucky for me I now have a great job using my degree but it's still hard to write out that check for \$300 every month to cover my loan..which by the way my current pay off is 13 years!!!!!!

Many other countries provide secondary education to their youth for FREE...why not the United States????

Posted on 01/22/09 at 11:04AM

bestillpeace says...

MsMarley3

yes it should be free!!!!..but then it would be considered Socialism...just like if Healthcare were free and

available to everyone. Some people don't like this idea, they would rather consider themselves better than most, and feel that an education or healthcare should only be available to the hardworking. *yes, I'm being somewhat sarcastic* In otherwords, everyone would be afforded the same opportunities....and this is not pleasing to most. Just read some of the posts out here. Not necessarily this particular forum, but others. Clearly, these are not people that care about other people, they are people who are stereotyping and prejudging others based on various things. I don't see anything wrong with making sure everyone is taken care of....this world is plentiful, there's no reason anyone should be homeless, hungry or without medical care or an education.

Posted on 01/22/09 at 11:17AM

macegrey01 says...

Free? The funding would have to come from somewhere!

Posted on 01/22/09 at 11:35AM

msmarley3 says...

bestillpeace...

very true..i couldn't agree more...most of the people that post on here don't care about others and shoot their mouths off before they really know what's going on...it's just a shame the world has to be that way..especially in this day and age...sad..just sad

Posted on 01/22/09 at 11:35AM

momtypes says...

Should you think that I believe myself better than those around me in less fortunate situations, please stop. I am sympathetic to the person who has lost their job, their health care, their pension, etc., through no fault of their own. I provide many hours of volunteer service (not mandated by a District Justice or Judge) to my community. I see the faces of these people and know some of their names. Many of them are victims of someone else's selfish choices. However, there are just as many who are victims of their own bad life choices and these are the people that I have difficulty in finding a lot sympathy for.

I have an in-law who chose to walk out on the marriage, chose to stop paying the mortgage, chose to spend every dime (and then some) on the new lifestyle and then declared bankruptcy. These are life choices for which this person wants to take no responsibility and yet expects a fully-funded education for the children because "college is expensive and I can't afford it". Well, neither can I if I'm paying for your kids instead of my own.

We help our own children out when we can but nowhere near the extent that the government thinks we can or should. College should be affordable to all, not just the low-income family who can qualified for the "need-based" large financial aid package.

The answer isn't going to be more government money going out the door but rather a combination of addressing tuition rates and how and to whom government aid is distributed.

Nothing in life is free; there is always someone somewhere who is footing the bill. There is no reason that a college education should be free; there is no respect for things that are free. However, if a person is willing to

work for something and make responsible choices with what they earn, they will respect it and value it more than those who just had it handed to them.

Posted on 01/22/09 at 12:01PM

bestillpeace says...

If our country made education, healthcare, and hunger/homelessness a priority...then just maybe we wouldn't have so many people making poor choices and failing to take responsibility. We would live in a country where everyone has the opportunity to better themselves. Obviously, the term free was used loosely, and we all know the money has to come from somewhere. REALLOCATE! We all pay taxes....and our public servants are reeling in the \$\$\$\$\$\$....should I say more about their incomes. We shouldn't be arguing with one another, we should be rallying together for change. Inevitably there will always be obstacles! I don't know about you, but I feel the Healthcare system needs fixed.

Posted on 01/22/09 at 12:43PM

maceygrey01 says...

Reallocate? Explain please.

Posted on 01/22/09 at 12:58PM

bestillpeace says...

Tax dollars! I don't have a plan written up, just an idea! I'm not posting on this forum to argue, I think most of us have some good ideas. Instead of taking jabs at one another and making negative comments, we could use all the negative energy and put it to good use by engaging in positive dialogue.

Posted on 01/22/09 at 1:17PM

rick3545 says...

Tuition and fees at the state universities total about \$7000 per year.

I would guess that most state residents are close enough to one of the state universities to commute daily and continue to live at home. Maybe this isn't the most glamorous way to go to college but even if you finance 100% of your 4 years at one of these schools you're looking at a debt comparable to the price of a car. Not everyone gets to go to private universities...

Posted on 01/22/09 at 1:22PM

momtypes says...

Surely, bestillpeace, you don't mean to say that failure to take responsibility and poor life choices are the result of not having free education, healthcare, food and/or housing? Lots of people have ignored the opportunities they have been afforded in life and still made bad life decisions. However, this part of your discussion doesn't really address the affordability of college.

PHEAA is a prime example of governmental interference in the college education funding system. They make sure they take their cut and then spend it extravagantly while loan borrowers are left to pay the interest on

PHEAA's cut. Trying to get PHEAA to understand that two children with the same last name, living in the same house, with the same set of parents would also have the same required tax form for income verification is a real eye-opener. These people don't deserve half of the money that they're raking in, yet somehow they continue to stay in business. Let's reallocate their funding back to the college kids who borrowed the money in the first place.

There are plenty of financial advisors out there who will tell you how to beat the FAFSA system, for a price. That kind of dishonesty shouldn't be rewarded any more than the do-nothing, expect-it-all mentality, yet it's still the middle-income families that "make too much" and can't afford the "advice" of the financial expert that are really struggling to pay for college. How do you suggest reallocating so that those hardworking families are relieved of any of their "expected family contribution" burden that is calculated by the FASFA?

Everyone is so busy looking at the ends of the spectrum that they ignore the guy in the middle who is footing the majority of the bill. That's where my family is and I'm just not in the position nor the mood to pay for one more government program that won't work that way it's either intended or presented.

Posted on 01/22/09 at 1:24PM

MsMarley3 says...

rick-

I'm not sure where you got your statistics from but I went to a PENNSYLVANIA STATE UNIVERSITY and came out with \$42,000 worth of loan debt for 3 years! Everyone thinks if you go to State school you'll be so much better off...well I have news for them! Granted I'm sure I'm much better off than someone who goes to a private university but people need to wake up!!!! Higher education is WAY TOO EXPENSIVE!!! That includes state schools and private!!!

Posted on 01/22/09 at 1:30PM

eldorado says...

I can explain "REALLOCATE," maceygrey01. Quite simply, it's the Robin Hood principle. Money is taken from those who have it and given to those who don't.

It is a pervasive policy in our government these days. We -as reflected in the government- are so intent on giving things to those who don't have them that we are willing to forcibly take wealth from those that have it and spend it in ways that the wealthy have virtually no influence upon. It truly is becoming a tyranny of the many poor against the relatively few rich. As "poor" is redefined upwards and "rich" is redefined downwards, we'll eventually become a society of, well, nothing?

Be careful of what you wish for...there is no free lunch or free tuition or free health care or free housing...

Posted on 01/22/09 at 1:32PM

bestillpeace says...

I'm a financial aid administrator at the graduate/professional level, and I worked at PHEAA for 10 years. PHEAA is not a government agency, however, they follow Federal Regulations. PHEAA is a number of things, Guarantor, Secondary Market, Lender, Servicer and State Grant Administrator.

It's true, nothing is free, but why not entertain the idea of ensuring that an education and healthcare is made free. Why so much hostility and anger towards the less fortunate?

Whoever told you that you can beat the system, THEY LIED! Because you can't, the government requires the school to verify 30% (verify taxes, assets etc) the school can choose to verify 100%. The FAFSA is a Federal Form, they already know how much money you make....all the federal agencies work together....Social Security, Naturalization/Immigration, etc...there's no beating the system. How about working together to ensure that the system works better for us?

Posted on 01/22/09 at 1:57PM

eldorado says...

bestillpeace,

I may come across as hostile because I don't see the current systems as sustainable. PHEAA exists only because schools are priced beyond our ability to afford them. It's a ponzi scheme that robs our future generations of a life they would otherwise earn for themselves.

What is needed is a post-secondary system of barebones and cost-efficient educational institutions that can be afforded in full by those who cannot afford the full cost and cushiness of today's colleges. I'm talking linoleum and concrete-block rooms with chalkboards and fluorescent lights and little else to get in the way of transmitting knowledge and learning from professor to pupil. There are few if any no-frills alternatives to today's overblown and ponderous four-year institutions. All these schools currently compete on is the ability to outspend each other, and PHEAA is mighty glad to ride the coattails of this paradigm. It explains so much of PHEAA's recent appearances in the news.

Posted on 01/22/09 at 2:11PM

anadvocate says...

I believe that an education (technical or college) should be provided to every citizen. But in return every citizen has an obligation to spend time in service to their country such as military, parks, senior citizens, etc for 2 years and in return educational expense vouchers.

But in the interim when administrators are getting double or triple inflation rate raises in a declining economy that only makes college that much more out of reach for most.

Posted on 01/22/09 at 2:13PM

momtypes says...

I'm not angry with the less fortunate; I am tired of paying for those who don't want to pay for themselves. I have no problem helping those less fortunate; I have a problem with politicians and government making the decision on what makes someone less fortunate and then sends good money after bad. If that makes me "angry" and "hostile", then I'm guilty as charged. Eldorado has an eloquently-stated position that I am in total agreement with. Government at any level has yet to create anything that worked as it was intended, including the PHEAA mandate.

And, for the record, beating the system entails spending money on extravagant items in the year prior to avoid reporting as a cash asset or moving money into "sheltered" accounts. While it may all be perfectly legal, it's

still beating the system all the same.

Posted on 01/22/09 at 2:18PM

guyfawkes76 says...

in my experience, federal grants don't amount to much, just a few thousand dollars. the same is true with the low-interest student loans, just a few thousand per year maximum. they don't even begin to cover the whole cost of college. just think what a drop in the bucket that is compared to the millions wasted every second in iraq, for example.

i think college should be free (meaning the cost is covered through tax revenue or something like that). i understand how irksome it is that someone who made poor life choices gets a handout while those of us who try to be responsible foot the bill. but wouldn't it be a shame if, say, some kid who could find the cure for cancer, or discover some clean form of energy, etc., can't go to school because of irresponsible parents? i think it's in all our best interest that everyone has a chance at a decent education without having to take on crushing debt in the process, but i'm just a bleeding-heart-commie-socialist liberal, what do i know?

of course, the poor and uneducated are easier to manipulate. maybe that's the point.

Posted on 01/22/09 at 2:52PM

momtypes says...

Well, while we're handing out those free college educations, let's make sure that the personal behaviors that interfere with learning aren't being encouraged either. Let's be sure none of the university campuses have any students there on someone else's dime who are enjoying the social life with little to no regard for their studies, not to mention the student in the next room who needs to study for that calc final after working 20 hours that week to help pay their tuition bill.

Of course, those hardworking people are easy to manipulate with guilt if you keep telling them they have no heart if they don't give it all away.

Posted on 01/22/09 at 3:01PM

eldorado says...

Keep in mind, also, that if you make something "free" (at least, out-of-pocket free), you make also and inevitably make its value ZERO to the recipient. Since it doesn't cost the recipient anything to obtain a college degree (or possibly healthcare or homeownership), the recipient doesn't value the service.

Any free or subsidized service (and the money to pay for it) is inevitably wasted and lost. This is the unavoidable economic and social consequences of trying to subsidize ANYTHING. It is an economic law that has been true since the dawn of society, and will remain true forever. Trying to defeat this principle is utterly futile and intellectually infantile!

Think about it this way...why doesn't government make gasoline \$1 per gallon anytime, all the time for U.S. citizens? It could, couldn't it? We'd all be so much better off, no? I mean, wouldn't it help Detroit and the Big Three automakers, as well as every low-income American? Now, extend this thought exercise to education, health care, and/or housing. How does the government's actions truly improve the lot of its people as a whole?

Posted on 01/22/09 at 3:09PM

Kentdriver says...

A free college education would be a mistake for everyone. College is not for everyone and the cost of an education is one of the ways we weed out those that don't belong. If you have a stake in the education fewer classes are missed and better grades are attained. I am afraid with a free education we would see the same poor results for most americans that we see now in High School. Quality would be lost and the Degree of most colleges would cease to be worth the paper it is written on. Deserving students will find a way to make it.

Posted on 01/22/09 at 4:31PM

bestillpeace says...

Now this is what I call dialogue! Thank you...Enjoy your evening.

Posted on 01/22/09 at 4:43PM

bintherdonit says...

College is within everyone's reach, just get superior grades in high school and do above average on your SAT's and you could be accepted anywhere and get financial aid or even a scholarship. There is always community college too.

Posted on 01/22/09 at 10:28PM

JD1977 says...

I graduated from a technical school with an Associates degree after \$38,000 for a two year program. I graduated in 2007 and STILL have not found anything in my field, as everyone in the Harrisburg area wants 2-5 years experience or a case of who you know. Granted I dont feel post secondary education should be free as others, however, I do feel the cost is a bit outrageous for those of us who have to pay for it ourselves.

Posted on 01/22/09 at 10:49PM

gogo19119 says...

I am currently enrolled in school and financial aid is available and i receive it. I pay my rent 700 every month work a full time job and have 3 kids to support. Do I receive more then someone who lives at home with their parents, yes I do. Why because I am considered a independent student, that how I am classified for financial aide. If you live at home with your parents you are classified as a dependent student therefore the base you eligibility off of your parents income. Associate from HACC and now enrolled at Penn State. Do I go full time no, I am and have always been a part time student because I need to work.

Posted on 01/23/09 at 9:54AM

gogo19119 says...

JD1977:

I understand your situation completely. I have several friends that are going through the same thing. Went to

these big colleges and received their degrees along with a hefty bill, and can't find any work in their field, because everyone wants experience, so they ended up taking jobs out of their field that pay less. Now basically their working just to pay their loans off. I learned from them and thats why I work and go to school at the same time so in the end hopefully it will balance out. Don't give up there is something out there for you. It may not seem like but congrats to you!

Posted on 01/23/09 at 10:17AM

jadedolphins says...

Grants and Loans aren't enough for someone to pay for college. And belive me, if you want these things to help you, it's not easy. Ever try getting funds that aren't there? Or if you work while going to school, you're not supposed to spend it on clothes or food, it's all supposed to go toward college.

I was 19 in my 2nd year of college and had used up all of my cash, maxed gov't backed loans and even received grants. I hadn't lived with my mother for 2 years and supported myself. But they still had to take into consideration my parent's income. How's that right? I couldn't be considered independant even though I was, because I wasn't married, nor had any kids and wasn't over the age of 22. Really, that's what I was told. My parents didn't have any money to share, but still? I had to call up my astranged parents and ask for their SSNs and Tax Returns just to go to school? And it didn't help any anyway... I still ended up with a 20k loan after graduating with an associates degree.

So, if you're parents made bad mistakes and prevented you from having a free ride to college, and you're willing to go through all the beaurocratic crap in filling out form after form, after form for the next 2, 4, 6, plus years to help you get through it... and even then still owe \$\$ for the next 20 years, who says you don't deserve it.

Ha.. probably those who got their free ride from their parents. I know many people who appreciate the free government money and used that education than those who had mommy and daddy money who were the biggest alcoholics on campus just showing up at class and doing the least amount as possible to get through graduation. Poor examples of making the right choices.

Posted on 01/23/09 at 1:32PM

crzy4sports says...

rick3545 - just wondering what you consider close to a state school to commute. Did you consider if that school has your intended major? How about the costs associated with having a vehicle, gas money, insurance, repairs, registration, etc.? Where does that money come from? It isn't as easy as just telling them to commute. I have 2 that are currently attending state universities. Neither could attend Shipp or Millersville - the closest ones to us because neither has the major that they want to pursue. The cost of a state university education (tuition, room, meals,fees) is approx. \$13500 per year. As we know the costs go up each year, so for a state school it will cost approx \$60000 for each of my kids to get their degree. This includes one extra semester due to each being dual majors. Yes it is less than a private university - but it is still expensive. We are paying for their educations, so we can plan on working until late 60's to pay everything off. And oh yeah - I still have another one that will be going off to college in 1 1/2 years. And guess what - we don't qualify for financial aide. We do ok - but by no means are we "well off" All this being said, we would still do the same. Our children deserve the education, and we don't want them to start their adult life drowning in debt.

Posted on 01/23/09 at 3:56PM

Newsman2 says...

This is a personal note for anadvocte...my gosh, I am going to fall off my chair. You and I are in complete agreement on this topic. I like your idea a lot..it rewards hard work, pays back society for their investment and gives everyone a common base to begin a productive life. Seriously, well said.

Posted on 01/23/09 at 3:58PM

ladyh says...

Crzy4sports-I'm in the same boat. My two oldest are in State schools at about 13,500 a piece and I don't receive any aide because I don't qualify. Yet I'm a single mother of 4 with a mortgage, car payment....yadda yadda...I want to know who in the world does????

It's just too expensive, especially when you have more than one in college at the same time.

Posted on 01/23/09 at 4:18PM

apaul2 says...

Stop giving funds directly to colleges and universities.

Give the money, in the form of a voucher, to the students who attend in-state colleges/universities or online universities for Pennsylvania citizens who have lived in the state for at least 3 years.

They should get a maximum of 8 semesters of tuition/housing assistance vouchers. This will motivate the student to finish in 4 years.

Report in the AYP report card the college success rate for each high school in the state. Report it as the percentage of the high school's graduates who complete college in 4 years or less.

Posted on 01/23/09 at 5:17PM

pallyn says...

Even if you don't pay anything for the tuition, room, board or books, it's still not free. It costs you the time and effort to go to class, write papers and study. And the time you are spending on schoolwork is time you are not working, unless you have an 'attendant' type of job that would allow you to read at work. I disagree that it can't be valued if you don't have to pay money for it, because you still have to work at it.

I agree that college isn't for everyone,I disagree that cost is weeding out those who aren't college material. We all know parents who fund educations for young adults who either can't or won't do the work, and are up tormenting their fellow students.

I do agree that service time is a good idea for all young people, and think that the duration could be tied into college funding. Depending on where you are doing your service, you might also be getting the experience that employers say they want.

As far as money, maybe some of it could come out of the funds we now use to process visas for engineers with government-funded educations from other countries.

Posted on 01/23/09 at 7:36PM

usmmr says...

I worry college students feel they have to land that great job right as they get out of school and, discouraged, they live at home and spend precious time looking for the big job while failing to see if you are not hired right away; you need to start in your field at the bottom and work your way up. The college degree, if it truly educated you and gave you the skills to succeed, will then help you advance and get where you need to be, eventually.

Sometimes we enter college with lofty expectations when we forget that we still have to put our time in at entry-level.

The military paid for my school. Before the war, I was a great advocate of military service for education. My two brothers also followed this path and as a result we saved our parents, and ourselves, a lot of money.

Posted on 01/24/09 at 8:01AM

Footer