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## Why College Tuition Should Be Lowered?

In today's world, having a higher education could dictate how satisfactory or unsatisfactory someone's future will be. Whether it's in business, medicine, technology or teaching, many jobs require some sort of degree to get hired and having that college degree shows hard work and experience in a certain skill. College also prepares students for the world that they will soon step into, by teaching them lessons and helping them develop skills to live independently. In addition, some people meet their best friends at college and even their partner for the rest of their life. Although there are many advantages from going to college, the high tuition costs have turned into a factor that scares students away from wanting to go to college. From costs for room and board, transportation, books, classes, enrollment fees; to usage of computer and internet, the average cost of college tuition has been increasing and is now at an all time high. These schools use the increase of population as a marketing strategy. They know that there will always be enough students who are smart, but also have money. So they increase their tuition prices in order to make more money and look prestigious.

The average college tuition costs have gone to extreme numbers. According to Farren Powell, an expert on college financial aid and Emma Kerr, a reporter on colleges, they state, "in-state tuition prices among public National Universities grew by 63% over a 12-year period from 2008 to 2020" (2). This means that students that are attending college are spending more money to get a higher education. Tuition has increased by over half its cost in just a short time. Due to inflation and changes in the economy, think about how much tuition would increase over the next decade. That's a crazy increase in prices just to get a higher education. A report about average college costs by Sarah Goldy-Brown found, "For the 2017-2018 school year, tuition at a four-year private college costs an average of \$34,740. Public universities charge in-state students \$9,970 and out-of-state students \$25,620" (Brown 2). For a student to attend a school outside of their home state, it would cost them around triple the cost for that student. This gives that student less opportunity because they would have to find a college in their home state, so they can afford going to that college.

The large price tags of tuition are made up of multiple payments all put together to one cost. In an article about the basics of college tuition by Ken Clark in the balance, "Tuition is the core of the college bill. It is the fee associated with taking each course, and it's often calculated per credit. For example, a college may charge \$300 per credit for undergraduate courses, which means that a three-credit undergraduate history course will cost \$900. The average general education course is three or four credits, and college students typically take between three and five classes per term. (Clark 2). In addition to paying for each class, students must pay for room and board. Some students may try to skip out on paying for room by living at home, but "Many colleges require students to live in campus dormitories during their first year or two" (Clark 5). This would allow the student to fully participate in all of the activities on campus, and help get the student into the school culture. Living on campus also makes everything more convenient as the student can pretty much walk everywhere they need to go. However, this does make the tuition rise in cost, and instead of rising, college tuition needs to be decreased.

One reason why the prices should be lowered is because of the increased opportunities that would be presented to each student. College Atlas, an organization and website that offers

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guides to college and many resources around the topic of college states, “70% of Americans will study at a 4-year college, but less than ? will graduate with a degree... Children from low-income households were 7.6x less likely to complete a Bachelor’s Degree than those from well-off households” (4). Basically, students whose family doesn’t have a very good source of money are seven times less likely to complete a full four-year college. This doesn’t give these students very much opportunity or motivation to try and get out of low-income. A decent amount of low-income students do attend the first few years of university, but according to an article by Jade Scipioni in Fox Business, “Each year, about 2 million students apply to banks to attain critical ‘last gap’ loans to reach graduation. Those without cosigners are rejected, and poor/moderate income students are disproportionately represented in this rejected cohort” (Scipioni 6). Since these low-income students don’t have a cosigner to guarantee that their borrowed money will be paid back, they get rejected from receiving a loan from the bank, therefore explaining the “51% drop-out rate” (Scipioni 1). This gives students who come from a low income family less opportunity to find a good job, leaving them stuck in a disadvantage. This creates a cycle where their kid(s) can’t afford to go to college and then have to settle for a job that doesn’t pay very well. In the end, the student and their future family will have limited opportunities because of the costs of college tuition.

To afford attending college, many students will decide to take out student loans in order to help them pay the costs of tuition. However, those loans and debt can sometimes cripple their future plans to buy a house or even make them work multiple jobs to try and pay back the debt that has been a burden to their future. A report by U.S. News found, “According to the most recent data from the Federal Reserve Bank of New York, total student debt now tops \$1.3 trillion. It is the single fastest-growing segment of U.S. consumer debt, increasing by 170 percent over the past decade. Some 44 million Americans currently hold student debt – and 8 million of those have already defaulted on their loans” (U.S. News 1). Student debt is high and increasing, as “the average student now owes around \$27,975 upon graduation” (Scipioni 4). Many students will have to take out loans because of the high college tuition prices, therefore leaving them in a lot of debt. This will lead to a build-up of stress and a lack of financial stability. That will then cause them to make less-sound financial decisions, and they will be held back from financial growth. This suppresses growth for the economy, which holds back humans from making new advances.

In order for humans to make new advances, they’ll need education and a job. In an article from Forbes , “According to figures from the Federal Reserve Bank of St. Louis, the average annual growth in wages was only 0.3% between January 1989 and January 2016. That’s right, the cost to attend a university increased nearly eight times faster than wages did . While the cost of a four-year degree exploded to \$104,480, real median wages only went from \$54,042 to \$59,039 between 1989 and 2016” (Maldonado 8). The cost to attend college has increased in cost over the average wage increase by eight times. For example, a student may decide to take some training to get a job that involves helping people. The training may cost \$250, but they will get paid \$5,000 for 3 summers. This person decides to take the training, because they know that what they get paid will exceed the cost of the training. If the training cost more than they get paid, then maybe that person would try a different job. College is like a training course, and the part-time student job is like the full-time job the student will work at if he or she graduates. But instead of the job exceeding the cost of the college, that training (college) costs 2 times more than the real job. Today, students are paying far more than what they are earning and to a lot of students, it is not worth it. So why is college so expensive?

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There many are reasons why tuition prices are so high. According to an article from Business Insider, “Higher enrollment has brought an expansion of financial-aid programs, a need to increase budgets for faculty pay and on-campus student services, and a decline in financial support from state governments” (Hoffower 6). College's have been starting to spend more and more money on their professors and different faculty positions. They also spend a lot of money to improve the campus, making living on site feel comfortable and fun. However, this makes the prices of tuition increase and since there is a decrease in financial help from state governments, it costs students Another reason why tuition is rising is because of the expensive costs to fund college athletic programs. According to an article by Cathaleen Chen, “82 percent of college football programs lose an average of \$11 million per year, and that universities spend nearly seven times as much on athletes as on educating students. Meanwhile, the average cost for tuition and fees has almost doubled since 2000” (Chen 2). This is implicitly stating that tuition for the entire university is affected, not just the player’s tuition. To add on, college football teams have increased by 20 players and soccer programs have increased by over 40 teams. In terms of athletic costs, golf costs have gone to over \$20,000 per athlete. (Hacker 7). If the costs for golf athletes have gone so high, then the other programs must be also exponentially increasing to crazy prices. Colleges then have to even out the tuition costs of athletes and spread the costs to each student, so as athlete costs increase, then so do the tuition costs of every other student. In addition, colleges raise their tuition to try and stay competitive, by paying more for better faculty. Ivy League schools, Yale and Stanford have both seen a faculty pay increase of over 50% in the past 30 years. (Hacker 11 12). Colleges are spending more money on higher tier professors, but aren’t putting them to full use, which isn’t helpful for better education for the students. Instead, these colleges are hiring them to make it seem like they have the best of the best, keeping them competitive with other schools, which gives them a reason to raise their tuition.

In addition to a decline in support from state government, athletics and faculty, colleges spend a lot more money on services such as food, dorms, and the overall campus. An article in Student Debt Relief by Sarah Goldy-Brown found, “Students at four-year public in-state schools pay more for room and board than they do for tuition—\$10,800. Their full cost then becomes \$20,770. Out-of-state students pay the same \$10,800 for room and board, so these students pay an average of \$36,420. Private four-year colleges charge slightly more at \$12,210, bringing the total annual cost to \$46,950” (Goldy-Brown 3). Since the cost to live on campus is such a big portion of college tuition, students may choose to live at home and make a daily commute to school. In doing that, it gives the student way less choices, as they have to go to a college that is close enough to their home so they can make the daily commute.

Overall, all of these factors drastically increase the cost of tuition, but they don’t benefit student’s education, and instead benefit the college. Schools try to better their campus and offer more “extras” in order to try and bring in more students. But these students don’t realize that part of their tuition is paying for those, instead of education. In order to stop tuition prices from rising, there needs to be a limit to the cost of college tuition. State governments could help fund certain areas of tuition, such as room and board or help pay faculty, then putting a cap on college tuition would be very possible. In addition, providing a flat rate for college classes would be helpful as in Ken Clark’s article, “Some colleges and universities provide a flat rate for tuition, which covers a minimum and a maximum number of units per semester. That can work well for a student who is committed to a full schedule of classes each term. For example, a college may charge \$300 per credit but also offer a flat rate of \$4,500 per term for at least 12 but no more than 18 credits. A student taking only 12 credits is paying \$375 per unit, while the

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student taking a full load pays \$250 per unit” (Clark 2).

There are many countries that decide to offer free higher education. According to an article by Max Eden, “More than half of the countries in the OECD offer free college. They tend to have higher levels of enrollment than the United States but lower levels of postsecondary educational attainment. Overall, the average attainment rate in the OECD countries with free college is 38%. In countries that charge tuition, the rate is 43%. Among the most developed nations, the G-7, those where students are charged tuition (Japan, 59%; Canada, 58%; United Kingdom, 48%; United States, 46%) all have higher levels of postsecondary educational attainment than those where tuition is free (France, 44%; Germany, 28%; Italy, 24%)” (Eden 4). This is saying that the countries that give free college have more people enroll, but more people drop-out before graduating. Some people may use this in their argument for why college tuition shouldn't be lowered. However, instead of making colleges in America completely free, putting a cap on tuition to make the cost an affordable price. For students who come from a low income family, it would persuade them to try and find a part-time job, as the tuition prices will become affordable after some saving up, instead of completely out of their arm's reach. And for all the money the colleges are losing, state governments could help fund college athletic programs, or help pay for room and board.

In order to stop the rising costs of college tuition, there needs to be a limit to the costs and certain areas of college should be paid for by the government. If these changes get put into place, each individual student would have more opportunities to get a higher education, no matter if they come from a low-income family or not. This would motivate students to do better in high-school or find a student job. Overall, the economy and workforce would (Opportunity for students, more motivation to do well in high school, get student jobs, better for economy and workforce)

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