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ENG 112

Assignment #2: Research Paper

College Tuition

“Americans now owe more on their student loans than they do on their credit cards” (Wiener 224). According to Matt Taibbi, author of *The Great College-Loan Swindle*, colleges loans in the US involve 8.5 million American citizens. When applying for a job, some type of college degree is almost always required. In the past when people were young they went straight into working and were making wages that provided them with everything that they needed. Free college tuition should be provided to all American citizens who are attending college as an undergraduate student because there would be more educated people to work and debt won't be a major problem like it is now.

Allowing free college tuition means more people have the opportunity to attend college. Receiving a higher education has more benefits than just for getting a good job. In Jon Wiener's article *Aiming Higher: Make College Tuition Free*, he believes that everyone needs a higher education to have a better interpretation of the world, become more open minded, and to develop more creative work. College is important to attend because it provides more than basic education but it's where students learn skills that they will continue to use later on in life. An increase in educated people will result in a better country because there will be more people educated to be able to work.

In *Where to Invade Next*, Michael Moore visits Slovenia, a college tuition free country. He talks with students and ask them how much they owe in student debt and they all answer with none because no one has to borrow money to go to school. Some students didn't even know what debt meant because they never heard of it. Michael Moore meets an American who moved to Slovenia just to receive an education because he couldn't afford to go to school in America. Moore points out that he is the only student on campus they could find that had student debt. This student knew that college was something he wanted to complete and his only option was to move to another country to do it. Tuition for college is so high that many young adults are unable to attend. If we start tuition free college there will be an increase in college enrollment and therefore more higher educated people in the country.

Student loans have negative effects on people that will continue to follow them for the rest of their lives. Debts emotionally affect people and causes them to fall into a depression and may lead to thoughts of suicide. *The Great College-Loan Swindle* tells the story of a 37 year old man who is buried in student loans around \$35,000. Once married his wife and his debt together combined to over \$50,000. The debt is negatively affecting him so much that he contemplates suicide and believes his kids would be better off without him. He decides to call his wife to say goodbye for the last time but his wife talks him out of it. After receiving calls from debt collectors constantly he decides to start paying for rehabilitation to help with payments but none of his money was going towards the debt. Right out of high school young adults get involved with loans that they have to worry about paying off for years after they have graduated. According to the

article *It's Time to Make College Tuition Free and Debt Free* to decrease the debt that has a strong impact on many people's lives we should decrease the student interest rate because this will decrease the amount of money that people have to pay towards their debt. College debt negatively affects people and will continue to be a problem that they have to deal with for years after they graduate from college.

In *Aiming Higher: Make College Tuition Free*, Jon Wiener writes about when the US previously had free tuition in California and other states not too long ago but the tuition just continues to increase. Wiener reflects on the time that Germany decided they would like to start charging tuition and the effects such as protests and the government having to re elect to insure there would be no one in the government that disagreed with free tuition. "How they did it provides a model for the United States, and it can be summed in three words: protest and politics" (Wiener 224). Based on Wiener's article following other countries path of having free tuition is the best option for the United States. Having free college tuition will be beneficial if we follow other countries lead.

In *The College Bubble*, Megan McArdle discusses how her parents paid more on her sister and her education than they had paid on their house. McArdle argues that college is not affordable even when the student is working summer jobs and part time jobs throughout the year. McArdle points out that many graduating high schoolers are told that college loans are necessary and that they are actually "good debt". "For many students, college is less about providing an education than a credential--a certificate testifying that they are smart enough to get into college, conformist enough to go, and compliant enough to stay there for four years" (McArdle). College tuition isn't something

that people can afford so they have to turn to loans to assist them through college.

Many young adults jump into debt that they aren't even aware of. In *It's Time to Make College Tuition Free and Debt Free*, the idea of free college tuition is important because the government is currently receiving a profit from the student loans. According to the article, the government will make \$110 billion in profits in the next 10 years.

Recently New York became the first state to provide free tuition. In *Clinton Lauds Free NY Tuition Plan as Progressive Landmark*, it is discussed that Hillary Clinton believes that New York's plan to have free tuition colleges will act as a good model for other states in the United States. Anna Gronewold and David Klepper states that New York's plan is to cover tuition for in-state students who are attending college full time, if their families are currently earning \$125,000 or less. The authors point out that although tuition is paid for they will have to pay for room, board and other expenses on their own. "Recipients also must remain in New York for as many years as they received the benefit and repay the money as a loan if they take a job elsewhere" (Gronewold, Klepper 8). The author agrees with Hillary Clinton's argument that because of this plan businesses will be more willing to start working in New York and more educated students will reside in New York.

College tuition should be free for students who are attending college as an undergraduate because not everyone has the benefits of going to college. Many people need immediate income when they graduate high school so going straight to work is their only option. College is expensive and not something that everyone can afford so they have to take out a loan that will eventually have to be paid off. This debt will

affect people negatively. Having free college will allow people to have a beneficial start on their adult life. The US can follow other countries models of free tuition in order to become successful.

College tuition is an important idea that should be brought to the United States. Getting a college degree is necessary for everyone and should be obtainable for anyone that would like to work towards one. An increase in people that can work in higher up job because they will have the requirements that are necessary. Other countries and New York are great example of how successful that free tuition has. It is important that people will no longer have to deal with the negative effects that student loans have. The US will benefit in many ways if we work towards this goal.

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