

EDITORIALS

HIGHER EDUCATION ACT

Congress should encourage affordable college access

With arrival of the new year comes a chore of almost incomprehensible complexity for college students and their families. Filling out the FAFSA.

On Jan. 1, the "year" begins for Free Application for Federal Student Aid application. This monster of minutiae computes eligibility for funding assistance through a complicated formula that derives a monetary definition of "need" that really isn't connected with the reality that students live. The fact is that exploding costs to attend college plus the decrease in funds available for programs such as Pell Grants has made the vast majority of low- and middle-income students needy.

And filling out the required FAFSA form, required for any college grants from the government, student loans or the institution's financial aid package, is the easy part of dealing with the soaring costs of college in the United States.

The College Board's survey of tuition and student aid for the current school year found nationwide that tuition and fees rose 14.1 percent at four-year public institutions, 13.8 percent at two-year public colleges and 6 percent at private institutions. Minnesotans feel this sort of sticker shock. The average increase, according to the College Board survey, at four-year colleges and universities here is 14.4 percent this year. In Wisconsin, the average increase is even larger — 15.5 percent.

Ouch.

And even the most prudent families of college savers and planners have no way of knowing what to plan for as costs rise far faster than the market for most services. While a college-educated workforce becomes more important to society in the knowledge economy, students who want to persist find themselves working long hours and taking on debt. Congressional research found the average debt for a student has risen to \$17,000 a year.

As Congress resumes work in January, the issues around college access and affordability will play an important role in the reauthorization of the U.S. Higher Education Act.

House Democrats have set out their proposals in a bill sponsored by Rep. Betty McCollum, D-Minn. The College Affordability and Accountability Act emphasizes incentives for states and colleges that reduce the burden of costs on students, add predictability and extend the maximum Pell Grant available to the most needy students. The bill seeks more rigorous attention to what drives education costs, measuring more accurately to help set more efficient policy management. It also, praise be, seeks to simplify student applications for aid and lets students refinance their loans more advantageously. The Democratic plan addresses rising costs with a cooperative effort among institutions to share best practices and successes for containing costs and requires schools to report on their strategies.

The fulcrum under this bill is restoring states' responsibility for funding their colleges and universities more fully, which has declined in many states crunched for revenue and beset by increasing costs of higher ed. "Nobody's talking about who has stepped out of the equation," McCollum said. "That's the states."

The House Democratic bill aims to get that conversation going.

A proposal by House Republican Rep. Howard "Buck" McKeon of California that was introduced earlier emphasizes sanctions on institutions that don't hold cost increases to 2.5 times the rate of inflation. The bill also reduces student aid programs. The McKeon bill does not address the states' funding gap challenge. A more fully formed Republican proposal could come in the spring. It is, after all, an election year and certainly the political demand has been felt on both sides of the aisle to get the means to the end — a well-educated workforce that is not staggering in student loan debt.

As McCollum puts it, "We have to have the thinking jobs." That will require proactive policy initiatives that increase affordable access to higher education and reduce the spiraling costs of college education in America.

Reauthorization of the Higher Education Act gives Congress a chance to do its thinking job and play a vital role in making college more affordable.