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COMMENTARY

Free tuition would create more inequities than it solves

By RICHARD GUARASCI

The cornerstone of the American Dream is that all citizens — no matter their background — have access to the kind of quality education that puts their dream squarely within reach. That's why "free college tuition" has become such a powerful issue during this presidential campaign season.

Unfortunately, if free tuition was instituted in the United States, it would destroy our university system and take down many communities with it — while worsening the very injustices it aspires to correct.

First and foremost, free tuition could create an even bigger divide in how America's rich and poor students are educated, making private schools the land of the elite, while pushing underprivileged students into public universities that will inevitably become overcrowded and underfunded.

The proposal would cause many small- to mid-size private colleges to lose an estimated 20 percent to 60 percent of their students, threatening the survival of those institutions. In many small and rural towns, the closure of the college would mean the loss of their biggest employer. Gone, too, would be the many services colleges provide to their communities: from education partnerships with the K-12 schools to art and lecture programs, and even support for entrepreneurs and small business owners.

Perhaps the worst thing about the free tuition concept is that research shows it won't eliminate student debt. A recent study by the University of Michigan at Ann Arbor showed that in Sweden, where tuition is free, students borrow as much money in order to pay for living expenses as American students do.

So, what should our presidential candidates be proposing instead of free tuition? A far better start would be to slash the interest rates for federal education loans. Right now, these rates range from 3.76 percent to 6.31 percent depending on the type of loan for undergraduate, graduate or professional students. Dropping all these rates to a flat 1 percent would reduce a heavy load that sometimes can extend the life of a loan for decades.

Another positive reform would be to loosen restrictions on college loan forgiveness programs for teachers and those who work at nonprofits, and make sure those people know they're eligible to have their loan erased.

The most important thing the next president of our country could do for students, however, is to crack down on schools and trade programs that aren't holding up their end of the deal.

It is a college's responsibility to do three things:

- Be candid with students about the debt they will carry to help them make a sound decision about what school is best for them.

- Support students who are struggling financially. Studies show that underprivileged students are often unsure how to seek help or ashamed to ask for help, and drop out at higher numbers than their more privileged peers.
- Help students with career preparation and job placement. The United States should crack down on schools that have more than a 20 percent default rate among graduates, or graduation rates of 40 percent or less. Those schools are failing in their core responsibility to help students use their education to achieve their dreams.

Ultimately, free tuition is too simplistic a solution to an extremely complex problem. If we aren't thoughtful in our approach to reforms, we'll be hurting far more people than we help — and wind up putting the American dream even further out of reach.

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Austin (Texas) American-Statesman, Sept. 5 —
<http://www.mystatesman.com/news/news/opinion/commentary-free-tuition-would-create-more-inequiti/nsPqt/>