Negative Exceptionalism in the American Higher Education System:
The Burden of College Loans

A Dissertation Submitted in Partial Fulfillment of the Requirements for the Degree of Master of Arts in Anglo-American Studies

By: TOURECHE Amira

Supervisor: BOUDJELIT Amina

Examiner: Mr. FILALI Bilel

2015-2016
Dedication

I dedicate this dissertation to:

**Papa Ahmed** whom I miss enormously. You are my everlasting source of courage, strength, and motivation. You will always stay in my heart. May your soul rest in peace.

To the most two valuable persons in my life: **Mom** and **Dad** who are always by my side guiding and supporting me through every step in my educational career.

To **Chimou**, **Chiheb**, and **Issam**. Hopefully, one day I will get to see you living your dreams and overcoming every single obstacle you might encounter.

To my best friend **Imene**, whom I am the most pleased to have her as part of my life.

To my supervisor **Ms. Boudjelit Amina** who devoted her time and efforts to help me with my dissertation.

*God bless all of you*
Acknowledgments

First of all, I would like to thank “Allah” who guides and gives me the patience and capacity for conducting this research.

I wish to express my deep gratitude to my supervisor Ms. Boudjelit Amina for her valuable guidance, patience, generosity and for the time that she devoted to me during the period of my research.

I am equally thankful to all the members of the board of examiners who accepted to examine and evaluate my dissertation. Their comments are warmly welcomed.

I also wish thank my amazing family. My Father and Mother who helped me with their precious advice, deep love, greatest encouragement and patience. I would thank my younger sister Chimou who has been for me a source of relief. My two younger brothers Chiheb and Issam, whom I m grateful for their presence and encouragement.

Last but not least, I express my sincere thanks to my best friend Imene for her encouragement and support, my cousin Rim as well as my friends Manel, Asma, and Cheima for simply being there whenever.

And all those who were behind the elaboration of this work.
Abstract

American Exceptionalism has always bared a meaning of being positively unique. This is because the United States has always taken the lead in many fields and levels in the world including education. However, this uniqueness took another path recently known as negative exceptionalism. This latter reached out to the U.S. higher education system which may not seem as bright as it does, and its reputation is not alluring as one may think. Thus targeting the flaws in the U.S. higher education system is aimed in search of hints and possibly proofs of practiced wealth based discrimination. This latter is affecting the U.S. higher education system on two dimensions: the low-income students and the educational level. Accordingly, affirmative actions of prominent American political figures have succeeded to influence the American students nationwide to take a stand against the expensive tuition costs as well as the burden of college loans.
Résumé

L’exceptionnalisme Américain a toujours été positivement et en toute confiance unique. Ceci est dû au fait que les Etats-Unis a toujours été a la hauteur en tous les domaines et les paliers universellement y compris l’éducation. Cependant, cette spécificité a pris un autre chemin dernièrement connu en tant que l’exceptionnalisme négatif. Ce dernier, atteint le système d'enseignement supérieur des États-Unis qui ne semble pas très brillant, et sa réputation n’est pas séduisante que l'on peut penser. Donc ciblant les failles au système d'enseignement supérieur des États-Unis vise a la perquisition des conseils et peut-être démonstrations de la pratique de discrimination fondée sur la richesse. Ce dernier, touche le système d'enseignement supérieur des États-Unis sur deux cotes : les étudiants à faible revenu et le niveau d'instruction. En conséquence, l’action positive des personnalités politiques influentes américaines a réussi d’influencer l’étudiant américain, à l’échelle nationale, d'adopter une position, contre les frais cher des cours scolaires ainsi que le fardeau des prêts de collège.
ملخص

لطالما تضمن التميز الأمريكي معنى بأن الولايات المتحدة بلد استثنائي بالمعنى الإيجابي. هذا كون الولايات المتحدة تترأس الصدارة في عدة مجالات عالمية من ضمنها التعليم. لكن هذا الاستثناء اتخذ منحى آخر يعرف مؤخرا بالاستثناء السلبي. هذا الأخير امتد ليس نظام التعليم العالي الأمريكي الذي يدوره يمكن أن يعكس صورة أخرى غير كونه متألق كما أن سمعته ليست لامعة كما بظل البعض. لذلك سيتم استهداف شواطئ خاصة بنظام التعليم العالي بهدف البحث عن دلائل ممكنة على ممارسة تتميز أساسه الوضع المادي. هذا التميز له تأثير على نظام التعليم العالي الأمريكي على بعدين: الطلبة ذوي الدخل المتوسط أو العاشر، وكذا المستوى التعليمي. وعلى ذلك عدد من المبادرات الإيجابية لعدد من الشخصيات السياسية البارزة نجحت في التأثير على الطلبة الأمريكيين على مستوى وطني لاحتفاظ بها. ومن بين تلك تكاليف الرسوم الدراسية الباهظة ويكazu الفروض الجامعية.
## List of Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Associate of Arts</td>
</tr>
<tr>
<td>AS</td>
<td>Associate of Science</td>
</tr>
<tr>
<td>BEOG</td>
<td>Basic Educational Opportunity Grant Program</td>
</tr>
<tr>
<td>Caltech</td>
<td>California Institution of Technology</td>
</tr>
<tr>
<td>CWSP</td>
<td>College Work-Study Program</td>
</tr>
<tr>
<td>CIT</td>
<td>California Institute of Technology</td>
</tr>
<tr>
<td>GMAT</td>
<td>Graduate Management Admission Test</td>
</tr>
<tr>
<td>GRE</td>
<td>General Record Examination</td>
</tr>
<tr>
<td>GSLP</td>
<td>Guaranteed Student Loan Program</td>
</tr>
<tr>
<td>LSAT</td>
<td>Law School Admission Test</td>
</tr>
<tr>
<td>MCAT</td>
<td>Medical College Admission Test</td>
</tr>
<tr>
<td>MIT</td>
<td>Massachusetts Institution Of Technology</td>
</tr>
<tr>
<td>NDSL</td>
<td>National Direct Student Loan Program</td>
</tr>
<tr>
<td>SAT</td>
<td>Scholastic Aptitude Test</td>
</tr>
<tr>
<td>SEOG</td>
<td>Supplemental Educational Opportunity Grant Program</td>
</tr>
</tbody>
</table>
# Table of Content

Dedication............................................................................................................. i  

Acknowledgments............................................................................................ ii  

Abstract............................................................................................................. iii  

Résumé............................................................................................................... iv  

ملخص................................................................................................................ v  

List of Abbreviations......................................................................................... vi  

Table of Content............................................................................................... vii  

General Introduction........................................................................................... 1  

Chapter one: Negative Exceptionalism in the United States’ Higher Education System ......................................................................................................................... 5

  • Introduction..................................................................................................... 5  
    I. American Exceptionalism............................................................................ 5  
    II. Historical Overview of the U.S. Higher Education .................................. 11  
    III. College Loans and Student Financial Aid Programs............................ 19  
  • Conclusion..................................................................................................... 24  

Chapter Two: Flaws and Effects of the Unaffordable U.S. Higher Education and College Loans ......................................................................................................................... 25

  • Introduction..................................................................................................... 25  
    I. Flaws in the American Higher Education System....................................... 26  
    II. Effects of the unaffordable U.S. higher education and indebtedness......... 35
Chapter Three: Proposed Solution for the American College Debts

I. U.S. Political Figures Favoring Free Education

II. American Students Striking on the U.S. Higher Education System
General Introduction

The United States is a country that is associated with the term « Exceptionalism », in terms of being unique and the role-model or idol for all other nations to look up to. This sense of uniqueness can be justified, for the great advances and contributions in different fields such economy, politics, education, and others. The American education system has always been stereotyped with intellectual advances, and innovative scientific researches, and meritocracy. However, American exceptionalism took a different diversion in the educational system to reach a state of negative uniqueness or simply negative exceptionalism. Starting from the mid 20th century, the American higher education was getting more and more expensive till becoming unaffordable for most American students. Thus, a lot of student aid programs were started in order to financially support high school graduates in pursuit of a higher education via granting loans –which means lending them money to be repaid later on. This could have been a great gesture from the United States to help out its students but not everything is as simple as it seems. When a student is lent the money, the student aid programs require benefits that go from 8% to 10% when paying back the loan, so these loans would turn into heavy financial burdens that cripple the American graduated students. It is the case because instead of getting a job to start a new life, the burden of indebtedness would come on the way slowing down their progress.

Nowadays, the national American college loan debt is over $1 trillion dollars, which means that this issue could be America’s next big crisis. Thus it is of no surprise to see a lot of influential political figures in the United States devoting their time, efforts, and attention to process this educational drawback. For instance, president Barack Obama, in addition to other presidential candidates from the 2016 American presidential campaign are competing to mend the U.S. higher education system in a way that serves the current
students as well as the future generations. Some of them proposed « free higher education » while others wanted to clear out all current student debts. All of which are all working for the best of the nation, i.e., ending up with an educated generations as well as forming an outstanding workforce in the future at an affordable cost.

As a start, this dissertation aims to answer some questions beginning with knowing: what is American Exceptionalism? Does the U.S. higher education deserve its status and positive stereotype? More recently, a lot of concerns were raised concerning this issue of affordability and indebtedness, thus, other questions to be answered would be: why the U.S. higher education is so expensive? Does the lack of meritocracy system suggest a wealth-based discrimination in the enrollment standards? And, since the money that is lent is aimed to cover the tuition expenses only, then why would the interest rates increase of even exist? especially for loans that are sponsored by the federal government. Why not going for a « tuition free » U.S. higher education system? And since national protests started to sweep the nation, what took the American students so long to strike?

The objectives of this dissertation would be investigating the chances of enrollment in the American universities specifically to examine the existence of wealth-based discrimination. It might be the case because almost over half of the American high school graduates descending from middle or low-income families can not afford the tuition fees. It is common sense that a recently graduated high school student would not possess a monetary budget that covers the full tuition fees; it is true that they are provided with college loans but they are a whole complicated process. Loans would only stress borrowers along the repaying process. So, instead of being a safety valve for the underprivileged students, they are doing much harm than the supposed help they should provide.
The notion of « American Exceptionalism » has been discussed before from variant perspectives. Godfrey Hudgeson in his book *The Myth of American Exceptionalism* devoted a whole chapter discussing what he referred to as Negative Exceptionalism, tackling the negative side of U.S. issues such the criminal justice system as well as the Health care program and certainly higher education where he condemned it to function by hidden means of nepotism. Another critic Andrew Delbanco in his book review *Scandals of Higher Education* in which he pointed out to the lack of meritocracy in the enrollment process where potential students to be accepted are wealthy students with a considerable financial contribution rather that bright poor ones who would add more to the intellectual level. Zachary A. Bell, a contemporary critic and journalist who writes for the American newspaper “The Nation”. In his article *Why Don’t American Students Strike?* he was discussing reasons that are holding back American students from taking affirmative action to complain about the high tuition fees and indebtedness rates that are raising their concerns from the day they graduate high-school and others even earlier. Another figure whose words would be of great influence is the president of the United States Barack Obama who deeply cares for this issue in which he held multiple gatherings with American college students to discuss their concerns. The reason why he could relate deeply to this issue is the fact that he has already been through it. In his speech *Barack Obama Speech on Student Loan*, he clearly stated that only eight years before his inauguration that he could fully pay back his student loan debt.

This paper was conducted using a methodology that is both descriptive and analytical. A set of articles, books, and reviews were all analyzed to give a clear description of the topic in hand. The analytical part was done mostly while reading the sources in order to really grasp the meaning or interpretation of the writers and figure out which opinions and arguments that would serve the research. After that, and especially at
the beginning of the work, the descriptive methodology takes place in order to give a clear image or information about the topic so that the reader would have an overall idea about the discussed topic. Everything should be clear, and all possible key words should be explained in this part. Then, more analysis should be done based on what have already been described, thus simulating the understanding of the previous described parts. As for the in text-citations as well as the works cited list, the Modern Language Association style (MLA) seventh edition has been followed.

This work was divided into three chapters. The first chapter is much more informative since it deals mostly with general backgrounds of the American higher education system and the way it functions. Paving the way for the issue of affordability and indebtedness, the process of setting the enrollment fees as well as the working of the student aid programs are also part of this chapter. The second chapter however, targets the hidden flaws the American higher education system in addition to the effects of the high tuition costs -affordability, and indebtedness on both students and the educational system. The third chapter tackles a number of U.S. political figures who are actively acting on the behalf of the whole nation calling for affordable or tuition free colleges, unfortunately, the congressional refusal has gotten on the way. So, since their attempts were not of great influence, American students started organizing themselves to act as one and put their demands into action.
Chapter One

Negative Exceptionalism in the United States’ Higher Education System

Introduction

The term ‘American Exceptionalism’ has recently convoyed the United States of America in many ways. Generally, it refers to the idea that the United States is a unique country that is above all other countries in which it should be a model to be looked up to. This notion of ‘American Exceptionalism’ was best referred to by Godfrey Hodgson in his book entitled The Myth of American Exceptionalism where the first chapter ‘A City Set upon a Hill’ in a way says it all. In other words, the United States with all its cultural backgrounds, beliefs, customs, traditions, political matters along with economic and social ones, is above and superior all other existing nations. From this definition, there is such sense of arrogance, conceit, and superiority held by the Americans, and this is exactly why Hodgson kept on targeting what he believes the Americans are negatively exceptional for. He criticized the American governmental methods, criminal justice system, and even its higher education system which is the main concern of this research.

I. American Exceptionalism

The United States has been recently associated with the term « Exceptionalism » that is, it is the country to be looked up to, a role model to other countries. At first, it was reserved to scholarly discourse; it was used by social scientists, historians, and sporadically by students. But now, the word has become “ubiquitous” i.e. found everywhere, especially in the political arena. More politicians, journalists, columnists… were interested in bringing this notion in to their matters of discussion. American exceptionalism emerged from a religious belief of the puritans that America is a destined
nation to run the world. However, the notion was influenced by different views such as 
“various philosophical doctrines, applications of scientific theories, and reasoning based on political-historical analysis” carrying different interpretations (Ceaser).

This notion created a notable debate among liberals and conservatives; it was 
among the focal defining lines that sets both divergences apart. Liberals are 
“antiexceptionalists”, they rather think of the nation as commonplace at both levels: 
domestic and foreign affairs. They do not want America to crow any of its 
accomplishments and claim superiority to other countries. For instance, if the country is 
promoting equality, there is no need to shout it out and bristle about it. Furthermore, 
liberals believe that America should not “tout itself” –boast- as the leading country in the 
world that cares and worries about other people’s affairs. In brief, they rather think of their 
country to be destined to improve itself and the life conditions of its people rather than 
focusing on competing with other nations and talk big about that (Ceaser 2).

Conservatives, on the contrary, have a deep believe and passion for the superior 
uniqueness of the United States. They are convinced that it is exceptional, unusual, unique, 
and superior. James W. Ceaser, a professor of politics at the University of Virginia, came 
to mention that the conservatives are pro-exceptionalism to the extent that it became a 
crucial part in most of their electoral campaigns for they know that people would 
eventually relate to that. “Senator Marco Rubio made ‘exceptionalism’ the central theme 
of his 2010 senate campaign in Florida” (3); he stressed on the idea that America is unique 
for its historical diversity, and that this latter is what paved the way for the newly founded 
nation to reach its high status among other nations around the world.

It is not that easy to determine the real source that paved the way for the recent 
growing manifestation of ‘Exceptionalism’ into the political dome. Yet, this introduction
of the concept into politics distinguished clearly the “spiritedness” privileged by the
exceptionalists and the social justice that is necessary for the antiexceptionalists. The term
is used occasionally, in other words, it fits depending on the context. Just making a small
reference to ‘American Exceptionalism’ connotes a set of contexts. It can be at the level of
internal affairs, foreign relations, political decisions,... as far as they are concerned, the
“Americans’ exceptionalism is America’s problem, not so much because Americans are
that different from others, but because any dissimilarity in attitudes or values is magnified
by the United States’ place in the world” (Kohut and Stokes).

Ever since the conception of American Exceptionalism came to exist, it carried a
sense of being unique for great achievements, keen political decisions, satisfying life
conditions… i.e. basically in a positive way. One can never neglect the immense
achievements of the United States as a recently discovered nation. It broke through lots of
obstacles to get where it is right now. Overthrowing the British imperialism in the early
18th century, the United States literally started from scratch. It is true that they were
overwhelmed by a Gilded Age which was an era of corruption and dishonesty but that was
the foreground of their worldwide acknowledged thriving economy.

Americans have always thought about their people and the majority of presidents
have always considered the well-being of citizens as their top list concern. Domestically,
they often target issues related to health care -insurance, providing better jobs, proposing
better life conditions and facilities, promoting a greater educational level, taking into
consideration laws and regulations,... In additions to such concerns, Americans have
always thought of their historical, cultural, ethnic, and religious diversity as strengthening
point which sets them apart. Thus, there is no doubt that they have always tended to rise up
and be a better -if not the best- nation in the world no matter what impediment they might
encounter.
It is said that there are always two sides of a story, and so far, the United States is starring the leading role. Sooner or later, one should be brave enough to narrate or expose what is underneath. Godfrey Hodgson, a British newspaper journalist who worked in both UK and U.S. exposes many American assumptions, which he considers them as exaggerations about many historical facts. Hodgson was daring enough to challenge the notion of American exceptionalism and entitle his book *Myth of American Exceptionalism*. One of his chapters *The Other Exceptionalism* was devoted to talk about what he referred to as ‘Negative Exceptionalism’ i.e. the unspoken side of the American attitudes and the dark side of American Exceptionalism.

Hodgson relied on the views of lots of American scholars –professors and historians- to strengthen his arguments. Among U.S. thinkers: Paul Krugman who pointed out that America is not merely exceptional in a positive elevation. In his article “America the Boastful”, Krugman clearly states that American exceptionalism is based on huge exaggeration, starting with the extreme and growing inequality of the distribution of incomes and wealth. This latter led the creation of a huge gap between the rich and the poor. Their criminal justice system is suspicious at many levels. In 2002, America was among the countries with a high rate of death penalties.

In addition to that, the United States has the highest number of prisoners ~2.1 million, and it was estimated in 2001 that every 686 out of 100000 American are in prison with racial imbalance: 40% African-Americans, 32% Hispanics. Gun possession is also legal, and with the unemployment problem especially with minorities, crime level will go up. It is true that they have an excellent health care program but it is unreasonably expensive in addition to a high rate of child death under the age of five. Over the late 20thC, the U.S.’s educational system was among the best in the world, yet it was shaken by
social and racial differences along with financial strictness and inflexibility. By the end, Hudgeson concludes with the fact that America is a great country, yet imperfect (131-32).

Moreover, there should be a reference made to the fact that American history, political and educational system, as well as ideologies all are of European descendancy. American politics concentrate more and more on poverty, inequality, and injustice, exactly like the concerns of European politics. Americans were brought up to feel exceptional and above others, and this is why the belief in exceptionalism is deeply rooted in their minds. This sense of exceptionalism based on a mystical point of view dates back to Puritanism with the Manifest Destiny including God’s willingness. Even capitalism goes back to centuries before existing in the U.S. thus the American Exceptionalism from the side of believing that America is here to be the world’s role-model is not available anymore, and like any other nation, it is exceptional but not in a way of being better than the rest of the world (57, 157).

Alexis Tocqueville, a French political scientist, historian, and politician who had great influence on coining the concept of « Exceptionalism » was fascinated by the American social mobility, i.e. equal chances, when it comes to attaining a reverent financial position. He thought of this flexibility in the people’s social position as something unique and special. Social mobility is not that easy to be achieved, when Tocqueville experienced life in the U.S., he was astonished to see poor families get rich meanwhile wealthy ones reach the bottom. Taking into account the fact that Tocqueville was of great influence, his fascination about the U.S. social life encouraged him to acknowledge the American exceptionalism.

This debatable expression took a distinct pat to accumulate a sense of exceptional negativity, particularly in the educational system. This latter was aimed to make the United
States a greatly educated nation with a reputable workforce. However, the stated aim was set to high expenses that are not nationally affordable. Undeniably, Hudgeson targeted this exceptional negativity in the American higher education system by means of a growing inequality at the level of enrollment to higher education institutions. From the early mid 20th century, the United States made it so difficult for students to pursue their higher education via imposing high tuition fees. Of course this latter could be relied to a set of reasons and circumstances that resulted into its occurrence. At that period, the Americans’ main concern was to get a job especially with the rise of the affluent society in which all that mattered was making money (135).

Yet there was little hope for students who sought knowledge at any expense. The American government started some student aid institutions where loans –certain amount of money- are given to students to enroll to a university and they can pay them back later on even after graduation. For some, this was a way out, a suitable solution that fits their needs, however for many; these loans were a heavy burden to cope with. It took them a lot of commitment and hard-work to finally pay back their debt (Danielle).

The expression wealth based discrimination is something to come across in this research. Basically, it is related to the canon of U.S. higher education. It refers to the general conception of choosing and accepting students upon their financial status, i.e. those who are wealthy are largely welcomed to enroll, of course to the most prestigious universities, and they have a wide range of picking a university for the costs are their last concern. However, others with average or low financial status struggle unfortunately when choosing a higher education institution to enroll to, clearly because they are on a budget.

Basically, for a high-school graduate to choose a university to go to is similar to a case scenario where someone is hungry and goes to a restaurant with a little sum of money.
So instead of focusing on choosing something enjoyable or something that he/she is intrigued to try, this person would hopelessly go for something that he/she can afford even if it ranks last on his/her preferred meals list. So the main focus would be simply to be full at the least expense. And that’s what is typically going on in the American universities. Most students go for a university they can afford rather than another with a better level of education.

II. Historical Overview of the U.S. Higher Education

If one wants to know how the American higher education system runs, then its structure should be taken into consideration. After graduating high school and getting a bachelor’s degree, students would move to the next level that is the graduate one. They have the right to select a ‘major’ which “is the specific field of study in which your degree is focused” (Understanding the American Education System), for instance, when majoring Literature then the only courses to be dealt with, are related to this field like: comparative literature, history of literature, etc. American students have the right to change their major which makes the US higher education system a flexible one.

This flexibility means dealing with more courses and paying extra money. In other words, if one chooses to major psychology as an example, of course the tuition fees are already paid but then; this learner might feel that what he/she is majoring is not really going to help them in the future as they can get inspired to go after another field of study. Consequently, they might think of majoring something else. In this case, students are totally allowed to do so, but at what expense? An additional tuition should be paid for the reason that having a different major often means getting into a different college and in addition to the courses that were dealt with, others are yet sure to come (Understanding the American Education System).
After succeeding this –generally four years- degree, students would pass to the postgraduate level in pursuit of a Master's degree which is “An academic degree conferred by a college or university upon those who complete at least one year of prescribed study beyond the bachelor's degree” (The Free Dictionary by Farlex,) following the graduate’s degree –Bachelor’s degree. A wide range of universities require passing a test – known as the Graduate Record Examination (GRE) - to gain admission. Certain master’s programs require specific tests, such as the Law School Admission Test (LSAT) for law school, the GRE or Graduate Management Admission Test (GMAT) for business school, and the Medical College Admission Test (MCAT) for medical school. Completing this level normally lasts from one to two years depending on the major. Students are obliged to prepare a ‘master’s thesis’ and present it by the end of the semester (Understanding the American Education System).

Once again, after getting the Master’s degree, students could be registered to the third level which aims at getting a doctorate degree. It might last for three years and even up to six years of preparation. The learner here conducts a research and writes a dissertation which deals with something that has never been thoroughly discussed before in which the student brings up his/her own interpretation, analysis, and criticism of a given topic which is going to be defended at the end of the period. This paper should be advancing an original point of view as a result of research; it must contain views, opinions, or researches that have not been previously published (Understanding the American Education System).

Generally, what made the American higher education system so unique is the way it functions in addition to certain specific elements which include variety, flexibility, innovation, scientific research, and the setting of financial grounds. The U.S. higher education system is incredibly diverse where there are public institutions and private ones, some are very large and others are very small, and religious affiliation is highly
respected. “Such diversity means that there is a "right fit" institution for every qualified student”. In other terms, no matter what criteria one has - making reference to financial status, ethnicity, religious affiliation… he/she can find a suitable spot to pursue a higher education easily (Understanding U.S. Higher Education).

During classes, students get the chance to participate, share their opinions and defend them, listen to others’ ideas and then agree or disagree with them via analysis and criticism. What is rewardingly beneficial in the U.S. higher education system is that students are required to be up-to-date, i.e. they are assigned to some regular readings now and then. “Understanding the American Education System” is an online published article which dealt with the system of grading students. This method is a trustful one where teachers are constantly motivating students to be prepared and keep up with their lessons.

Determining a student’s grade is based on a set of requirements such class participation and attendance. They are supposed to participate in class discussions, especially in seminar classes. “This is often a very important factor in determining a student’s grade” along with a midterm examination given along the class period, pop quizzes, required research papers, and a final examination which will be held at the end of the term (Understanding the American Education System). All of these requirements are the fundamental basis, which upon American students are graded.

The U.S. higher education is divided into notable categories: state college/university, private college/university, community college, and Institute of Technology. First, one should know the difference between university and college; the latter is an institution that can either stand alone or be part of a university; it encompasses a set of specialties (medicine, law, etc) which might fit into a single university's campus. In some countries, "faculty" or "school" replaces college's usual meaning (e.g., faculty of law or school of
medicine, instead of "college of"). Universities on the other hand are “Generally…more independent than colleges. They are more likely to offer graduate and postgraduate courses and degrees”. Sometimes "college" and "university" are used interchangeably (Diffen).

Moving to clarify the significance of the four types, a state college -or state university- is an institution that is “supported with money from a state”. Basically this is what makes state colleges less expensive. Each state operates one university and possibly several colleges. These public institutions have the name of the state itself or the actual word ‘state’, for example, Washington State University and the University of Michigan. Unlike the State institutions, private colleges/universities are privately run –they rely on tuitions and private contributions. Private colleges are often smaller in size, and the tuition fees are by far, higher. These private schools have a certain degree of religious affiliation whereby they welcome students holding different religious beliefs (Diffen).

A community college is an institute where learners spend two years in order to get an associate’s degree; (AA) for Associate of Arts, or (AS) for Associate of Science. An associate’s degree is “an academic program taken at the undergraduate level... It aims to give students the basic technical and academic knowledge and transferable skills they need to go on to employment or further study in their chosen field” (Haidar). Many high school graduates head right to a two-year institution. “Looking at the facts, it’s no surprise why. Cheaper, quicker, and highly vocational, two-year schools offer students the chance to start their careers sooner and with less (or no) debt. You can also use a two-year school as a launching point to start earning your bachelor’s degree” (Two-Year vs. Four-Year Colleges: Which One is Right for You?). Aside from the two years in community college, two years in a four years school are required to get a Bachelor’s.
Finally, an institute of technology is a school that provides at least four years of study in science and technology. Some have graduate programs, while others offer short-term courses. Ever since its foundation in 1861, an institute of technology is generally referred to as IT. It is privately funded and encompasses five educational divisions: architecture and planning; engineering; humanities, arts, and social sciences; management; and science. Graduates from these institutions are often the most successful, in 2014, “living MIT alumni have launched more than 30,000 active companies, creating 4.6 million jobs and generating roughly $1.9 trillion in annual revenue” (MIT).

The American higher educational system witnessed an outstanding state of evolution which gave it a reputable status worldwide. Americans are so proud to be acquainted with such level of education that is considered as a basic platform to achieve success. Due to a number of remarkable achievements and rewarding discoveries along with evolved research programs, the US higher educational system gained a prestigious reputation forming a universal stereotype. This latter defines the American education system as a strict, prestigious way of learning which only few would be lucky enough to be part of.

In their article entitled ‘An Overview of American Higher Education’ reviewing a book holding the title The Future of the Children, Sandy Baum, Charles Kurose, and Michael McPherson wanted to discuss the development of the American higher education along the past fifty years. Starting from the meaning of the word ‘college’ itself which once meant a four-year period of studies yet it refers now to any postsecondary study—academic or occupational, public or private, two-year or four-year— that can result in a certificate or degree. In addition, they tackled the variable ways which state and federal schools used to help students with their tuition fees (17).
By the early 1960s, the American nation raised its ambition especially with “The Soviet Union's lead in the space race (Sputnik was launched in 1957) strengthened the American will to develop a more educated population” (Baum, Kurose, and McPherson 18). President of the University of California, Clark Kerr, was the first to introduce a promising plan which denoted putting a publicly funded college that can be in reach of all undergraduates. Later on in 1965, the federal government stepped forward with the Higher Education Act under Lyndon Johnson. This act stresses on the purpose of strengthening American colleges and universities by means of granting financial support and making available different resources –multiple student aid systems- for students pursuing a higher education (Higher Education).

In the early twentieth century, it was estimated that the national illiteracy rate had declined 9.3 percent. Instead of one out of sixty, five decades ago, nearly one out of twenty five young men were part of the U.S higher education. In the same period –early 1900s, thousand colleges and universities started up with “240,000 students and 24,000 professors” and a number of major technical institutions, including the Massachusetts Institute of Technology, Carnegie, and Stevens. These institutions shaped their educational contributions to fit the nation’s industrial needs. It was during this period that the American higher education stretched the most. “Student enrollment climbed from approximately 240,000 in 1900 to more than a million” (Reeves 6, 87).

During the mid-twentieth century, universities were not the American undergraduate students’ first choice for all it mattered was finding a job and supporting one’s family. Yet, this is not the case in recent years. By 2009, nearly three quarters of high school graduates “enrolled in some form of postsecondary program shortly after completing high school…” (Baum, Kurose, and McPherson 20), i.e. they either got into a university they can afford or simply seeking college loans to pay the expenses, while other American high school
graduates felt the need to have at least an associate’s degree to guarantee, at least, a slightly better job. This is due to the increasing number of population which would cut short the availability of enough job positions.

Additional statistics, concerning the rates of enrollment of the American population to higher education institutions between the late 20th C and the beginning of the 21st C came to the conclusion that:

In 1950, 2.6 million Americans – less than two percent of the population – were enrolled in college. By 1990, the number of Americans in college had jumped to 13.2 million, or more than five percent of the overall population. And between 1997 and 2007, undergraduate enrollment rose by 25 percent. (Danielle)

So clearly the Americans’ awareness about the importance of education and its complementing role to secure better finance in the future rose. In other words, “the assumption that a college education is a ticket to economic stability, rather than simply an opportunity to grow intellectually, is a recent one” (Bronner).

It is a common knowledge that the U.S. universities tuitions are expensive, thus anyone might come across the question of why the costs to enroll to an American university are so high. This question was in a way clarified from the perspective of Craufurd D. Goodwin and Michael Nacht. They tackled mainly the expenses needed or embraced when setting the costs of pursuing higher studies abroad. From this basis, one might stretch his/her understanding to comprehend the stated amount of the tuition fees. Both authors “discuss the subjective elements that go into personal calculations” for deciding the aggregate of costs, and setting forth “campus attitudes to this decision” which include personal costs, personal safety, and personal spending (Goodwin and Nacht 37).
As a start, considering the personal costs –i.e. spent for the learners’ well being- is crucial when fixing the tuition fees. They take into account health and safety where students would be fully insured and secured. There is no space to argue on this point because the one who gets the benefit here is the student at the expense of his/her welfare. Any parent would be relieved to know that his son/daughter is getting the appropriate education while being secured and insured as well. On this issue in particular, “personal safety was perceived as a more complex issue. Terrorism, coups d’état, and substantial animosity toward U.S. citizens were often cited as real hazards to be taken into account” (Goodwin and Nacht 38). In other words, they take their precaution taking into consideration the slightest odds, such terrorism and coups d’état, to show that safety and security are among their top list priorities. And this could be considered as one of their claims for high tuitions.

Student aid officials have surely taken care of everything thus what also could be taken into relation while setting the tuition fees are the personal spending which include food, shelter, school supplies, and transportation. Students won’t have to worry about these latter, because being part of the American higher education system, comes with an advantage of being accommodated into a campus that is near the school -and in which the students will not be paying for neither staying there nor the meals. The bottom line is that once one is part of that system, everything is already taken care of, undeniably at a high expense which the student is going to pay for sooner or later, and if quiet lucky, soon enough.

III. College Loans and Student Financial Aid Programs

Now that we had a look on how this quiet fascinating educational system works, it is fair enough to condemn its expenses. ‘Unreasonably high’ is more likely the commonly
agreed on description of the amount of money needed to be paid in order to be part of a
descent American university. This is why new ways of facilitating the enrollment process
for high-school graduates were introduced. Such plans that were established as a gate-way
for low income students are mostly at the financial level via granting loans. Of course, this
latter bares the meaning of borrowing an amount of money that would be paid back with
benefits which increase according to how long it takes to pay back.

Clark Kerr - president of the University of California- had great impact on this whole
idea of financing students to enroll to universities. A reason for that is that  his “master
Plan…promised to put a publicly funded college experience within financial and
geographic reach of every high school graduate in the state” (Baum, Kurose, and
McPherson 19). Kerr’s plan was fully intended to result in equal chances for all Americans
to get a higher education, taking into consideration their financial status as well as where
they live in order to expand the number of higher education institutions nationwide.
Starting with such facility can motivate more and more students to pursue a form of higher
education for it would do nothing but bettering their lives and, in parallel, creating an
educated nation that would outcome a very productive workforce.

To understand more how these student aid financial institutions work, making
reference to their backgrounds is surely needed. “Since Lady Mowlson established the first
scholarship at Harvard in 1743 (Giddens, 1970, p. 38), student financial aid has been a part
of the college scene in America” (Sanford 227). What is tricky in way is the fact that
scholarships were intended to bright students who fulfill certain criteria only. Therefore,
more financial facilities were introduced for young American high school graduates to
encourage them to pursue a higher education.
Years later, particularly from the mid 20th century, new monetary programs were founded. Most of them are based on the financial need of students – so the concern is always about money. In 1975, a federal program of student aid came into existence under the name: Carnegie Council. “This legislation, which established the National Defense Student Loan Program, now titled National Direct Student Loan Program (NDSL)”.

Since NDSL began, additional federal student aid programs have been started; the major ones are the College Work-Study Program (CWSP) … the Supplemental Educational Opportunity Grant Program (SEOG) - originating from the Higher Education Act of 1965, the Guaranteed Student Loan Program (GSLP) also from the 1965 legislation, and the Basic Educational Opportunity Grant Program (BEOG). (Sanford 227-28)

Providing such diverse number of student aid agencies would certainly raise the number of people who are willing to get a higher education. It is like these programs are their safety valve or way out to reach what they have been longing to do particularly getting a rewarding job.

Each of the previous programs functions differently. The GSLP, for instance, is a loan that is funded by the federal government or the states. They are distinct from personal, private or alternative loans in that they are backed by government funds. On the other hand, the BEOG program was authorized as part of the Higher Education Amendments of 1972. The program was created to provide grant aid to assist eligible students attain a postsecondary education. In 1980, the Basic Educational Opportunity Grant Program was renamed after Senator Claiborne Pell of Rhode Island referring to what is known nowadays as a Pell Grant (Guaranteed Student Loans).
Such financial aid programs aim to give equal opportunities to students to enroll but they are not doing any good at that. This policy is hypocritical in a way; they offer you whatever amount of money needed and simplify pursuing a higher education in an American university till one believes it’s a piece of cake, but as time passes, most students suffer with indebtedness. In order to repay what they have borrowed, they should start getting jobs while tracking their course at universities. Hence, it has been noticed that students who received loans take full-time jobs if not a second job to start paying back what have been lent to then. Sanford once again on students, who received college loans, stresses that “it may have been difficult for them to find jobs with sufficient salary for them to feel comfortable with their loan repayments; hence, they may have sought second jobs to augment their income” (239).

But then, there still this question rose: why is the US higher education so expensive? It is mostly related to the idea of supply and demand. By the end of the last century, American undergraduates were enrolling more into multiple universities. This was considered as a new source of raising more money. The main two reasons for the rise of demand are: first the search for better jobs, and second the governmental subsidies. Graduating with a college degree is more likely to raise the chances of finding a job thus demand to enroll to colleges rises. So, the government financial aids actually cause the rise of tuition fees as a result of making it easy for everyone to enroll (Lin).

Further explanations on the demand and supply processes could be explained as follow:

When you subsidize something, it’s cheaper for people to consume, so people consume more of it and demand rises. So while students may want more subsidies to make college more affordable, ironically more subsidies
actually make college less affordable because they feel the demand is driving the tuition upward. (Lin)

Indeed, governmental support and the need of better paying jobs resulted in the unreasonable increase of tuition which influenced the whole system of higher education.

As a result, the number of students engaging within a college educational program would go up along with the heavy burden of repaying the loans. So, by far, the reasons for increasing the tuition fees are not accurately 100% satisfying for the better learning of students. In other words, universities would have no trouble filling up seats and even with the huge profits coming from the repayment of college loans, colleges are not considering decreasing the costs yet spending the money on “fancy student centers, dining halls, athletic facilities, and many more administrative staff than ever before. These additions make college more expensive without increasing the value of the diploma” (Lin).

Universities started as affordable for all, and then with the high demand for higher education –to get better jobs- along with governmental support, tuition fees rose by far. This increase affects the majority of young American high school graduated because they simply do not have the needed money for enrollment. So instead of diminishing the costs, and make colleges in reach of every American student, higher education institution focus more on the outer visual construction of their institutions, i.e. which university is much more appealing and comfortable. The appropriate and rewarding thing to do here is drawing attention to their learning centers, scientific researches, how competent their teachers are… to show that they care for knowledge and for improving the intellectual level of the American people.

In 2013, 70% of (7 of 10) graduating students left college in debt and the amount of loan repayment in the United States tops 1 trillion dollars. “Student debt has tripled in the
last decade”. Well of course as it started, the aim was noble, that is to spread knowledge among Americans and give equal opportunities for people from different social classes or with different social backgrounds. In 1964, President Lyndon B. Johnson held a remarkable speech the -Great Society- mentioning this issue stating that “poverty must not be a bar to learning and learning must offer an escape from poverty” (Oliver).

What should be taken into account here is the fact that the United States is a country that does not differ from other nations. Although it claims itself as a model to be looked up to, the U.S., like any other country in the world, has notable gaps and internal misplaced issues that need revisionism. Their higher education system, for instance, although fascinating, it shows large numbers of drawbacks. Starting from the unreasonably high tuition fees; the student aid programs that would eventually fire back at the borrowers; until reaching the notion of the wealth based discrimination that marks the negatively exceptional side of the U.S. higher education system. To simplify more how it works, one can simply state that if a potential student is wealthy and can give donations to the university then he/she is welcome, if not, then the student would be provided with whatever amount of money needed which would take a lifetime paying back for it. Some students are obliged to find jobs while being in college while others choose to work in more than one job so that they would be able to cover the costs of their education.

Educating the people has always been along the top one priorities of the United States, and no prove is evident enough than the early established scholarship programs, the recently created student aid institutions, presidential speeches that encourage people to get an education… The number one reason for such encouragement is the constant search for competent workers, and hopefully shaping a strong workforce. It was until more people started to enroll and taking parts in the higher education that the United States started to think about cutting funds to a number of universities. Donations –state or private funds-
are the fuel of the American universities, thus for states or sponsors to drop out on them would completely harm the whole educational structure. As a result, universities would be longing for whatever source of money they can find to keep doing what they do best.

**Conclusion**

What is disturbing at this point is that the new source of raising money would do the benefit for one side. It is true that the student is the one who is going to pay his/her tuition fees throughout the borrowed money. But, this latter can never be as fixed as the tuition, simply because the longer it takes a student to repay his/her loan the more the commission will grow. So if one really tries to look for the notion of exceptionalism in the American higher education system, targeting what this nation is negatively exceptional for is an inevitable task. The aim is not to depict the American higher education as a bad or negative one; it is more like showing both sides of a coin –in which the aim is to know it even better and have an idea how it is really formed. Flaws are a bitter sweet fact, and their effects stretch to reach out the American students as well as higher education.
Chapter Two

The Notion of ‘Free Education’ in the American Higher Education System

Introduction

Whenever something is debatable, criticism becomes more like a shadow; it is always there, and the U.S. higher education is no exception. Although glamorous, bright, and rewarding in most obvious cases, it is targeted over a crucial issue that affected, still affecting, and would still affect the coming young American high school graduates. If no strict procedures are taken to amend, or radically change the college loans system, this latter would keep holding the American students back from pursuing their higher education. Furthermore, a remarkable crowd of college students from different universities across the United States stood together calling for “free education” or at least a decrease in the tuition fees.

What would hopefully be much clearer in this chapter are the gaps or drawbacks in the American higher education system and which are in need of being filled in. the outer bright and respective side is shown to all, but what about the other side? The American higher education system should be targeted over the issue of college loans which became the concern of the whole nation. Students started to realize the amount of effort -mental and physical- they are putting for the sake of education. The majority of them are studying while working, and after graduation, they all start to work even harder to get the appropriate job that would allow them to pay back their debt as soon as possible – especially for the low-income population of the society.
I. Flaws in the U.S. Higher Education System

Not taking its universal stereotype into consideration, the American higher education system is definitely full of multiple gaps in need to be filled in. Unreasonably high tuition fees are the number one drawback in the American higher education system. Officials of the field should be aware –but indeed they are aware- of the American citizens’ financial state when setting those high numbers for high school graduates in order to enroll to a university. Such high numbers of tuition fees would compel students to borrow money from institutions and programs that are created by higher education officials as well. Ironically, students would be paying them twice; first they pay the tuitions, and then when they pay back their debt in addition to the benefit which increases as the student takes long to pay back.

This issue has been largely discussed since it is a major determiner of the next generation’s future. As a start, officials of the students’ financial aid and those responsible for granting student loans were involved in some illegal issues starting from manipulating the numbers of the amount of money that is devoted to help undergraduate students to enroll to universities. In his provocative chapter Scandals Waiting to Happen, Robert Zemsky talked specifically about specialists or veterans who are responsible for managing the budgets that are devoted to finance the recently high school graduates or students with an associate’s degree who are willing to pursue their higher education. As he was discussing certain problems facing the American higher education with a board of people acquainted with this field, Zemsky was targeted for not being brave enough to clearly state the “whistlepoints” (Darrell), in the U.S. higher education system saying that he “…was afraid to identify higher education’s real problems: faculty who can’t teach, administrators who don’t know how to stop spending other people’s money…” (Zemsky 90).
Aside from the deep American believe that it is a destined nation to be above all other nations, it became common knowledge that American exceptionalism does not merely bare the meaning of being exceptional in a positive way. Without doubt, it is reasonable for every nation to deem itself as exceptional and unique but not in the sense of being superior to other nations like that of the American people. Godfrey Hudgeson, a British journalist who spent time in the United States devoted a book to talk about what he referred to as The Other Exceptionalism. His experience there about the way American society actually functions, makes his eligible enough to target different sectors of the American society including higher education.

What is brought on table in Hudgeson's chapter concerning higher education is the existence of nepotism. Although highly prestigious private universities in the United States such: Harvard, Yale, Princeton, Stanford… draw attention to themselves through scholarships they are promoting and which in most cases are not given to bright low class students. However, they are often intended to what Godfrey refers to as “‘legacy’ or ‘dean’s list’ students” who are relatives of the school’s donors. “… these applicants have a much higher chance of being admitted than equally qualified nonprivileged [sic] applicants” (Hudgeson 142). In this case, it is only fair enough to say that this unethical practice of nepotism strengthens the claimed notion of wealth based discrimination.

Although promoting for the number of scholarships they provide, most private American universities intend them to go to bright, well-taught children from affluent families who were part of well-funded suburban high schools. This is a clear support of the notion that the American universities are raising the price of knowledge at the expense of the poor people who can not afford enrolling to any of them. Discrimination is practiced, and at this level it is one that is based on the financial standing of the American families.
Ever since the United States started developing its higher education system, state universities had an equal chance to compete with private ones. Nevertheless, because of the cut in state funding, a gap grew between the two which influenced the reputation of non-private American universities. This cut in state funding also led these facilities to increase the number of their tuition fees to cover the expenses. Unfortunately, they kept raising the numbers until their focus –to attract students- shifted from concentrating on improving the educational level to emphasizing on building fancy colleges. Thus, these universities seek to attract what is appealing to the potential students’ sight rather that what would be appealing to enrich their minds and improve their intellectual level.

The gap that is created now between the rich and other sections of society is a natural result of “tax policy and public finance” which promotes the absence of equality in the American society (Hudgeson 142). In other words, high taxes are imposed on these higher education institutions, and at the same time, these latter are struggling to search for resources of financial support. So, rather than setting aside a state budget for state universities aiming to make tuition fees affordable, states decided to drop out on them and cut the funding which would leave them in constant search for sponsors who would be interested in investing their money for the sake of bettering the higher education system and increasing the level of literacy in the nation.

Once again on the wealth-based discrimination, it was visibly denounced in the White House official website. Officials from the department of education stated that they “suffer from a college attainment gap, as high school graduates from the wealthiest families in our nation are almost certain to continue on to higher education, while just over half of our high school graduates in the poorest quarter of families attend college”. So things are not that lenient for every American high school graduate to pursue her/his dreams and get the
necessary higher education needed for them to be effective members of society in the future (Higher Education).

The issue of high tuition fees has been raising the concerns of the American citizens at a national level. A number of U.S. presidential candidates incorporated ‘free education’ in their presidential agendas or at least proposed minimizing the costs of enrollment fees. For instance, Barack Obama with his two years free community college plan; the recent candidate of the 2016 American presidential elections, Bernie Sanders; in addition to the current vice president Joe Biden who ran for the same election yet dropped because he was not that much convinced that he is going to win. These attempts truly show how deep this national concern is and including it as part of an electoral campaign means that the candidates know how much the American citizens would relate to such topic and actually settling for it in exchange of their votes.

Keeping the talk on the flaws in the American higher education system, Andrew Delbanco’s book review Scandals of Higher Education should be brought for discussion. He specifically scrutinized the money issue, claiming that affordability is not for everyone. Nearly nine out of ten students in Harvard come from families earning more than the medium national income of $55,000”, which means that only the rich population gets the opportunity to enroll to the top American colleges such Harvard, Princeton, and others. It is not a matter of which university has the highest number of bright and keen students, what only matters is attracting and guaranteeing the highest number of rich students to enroll to their universities. In other words, the student’s financial contribution to the university matters way more than the intellectual one.

What also caught the author’s attention was these colleges’ strategy of admitting students to their prestigious educational system. It is no doubly a strategy derived from a
wealth-based discrimination; they take no account of a candidate’s ability to pay in deciding the case for admission. In other words, they care the least about the issue of affordability –of the tuition fees- for all that matters to them is making their colleges as lavish and luxurious as they can get to attract the wealthy community. The university admission administrators have a deep understanding of the fact that a recently high school graduate can never afford the set tuition unless his/her family is financially capable of covering the tuition fees, otherwise, other options –such student loans, finding a job, or demand money from relatives- are not that much easy and encouraging to choose from (Delbanco).

One particular part of Delbanco’s book review was exceptionally interesting where his attention was caught up by the ideas of Daniel Golden who writes for The Wall Street Journal about education in the U.S. Delbanco mentioned a sarcastically funny event when he was in New York with a group of high school counselors where they were preparing students of a private school there for their college interviews. A very common question asked during such interview is often asked: what special contribution would you bring to our college?

“I’m very outgoing,” said one. “I’m passionate about community service,” said another. The discussion took an unexpected twist when one young man said, simply, “a library.” “What do you mean a library?” asked the counselor, a little taken aback. “Well, my dad said he’d give a library to whatever school I want to go to”.

This unexpected answer clearly puts out that what matters the most are the financial contributions made to perk up the school facilities. These latter would inevitably attract even richer sponsors.
What is seriously egregious here is the fact that even weak candidates who lack the needed knowledge background and competence get accepted due to their wealth. If the school admission administrators have to choose between two candidates with different financial backgrounds, the richer one is more likely to get accepted. In one way or another, this system is lacking meritocracy for they rather pick an average wealthy candidate over an intellectual poor one. In his book review, Delbanco did not hesitate mentioning what William Chace, an ex-president of Wesleyan and Emory (two American universities in Connecticut and Atlanta) had to say about this issue that is “Tell me the ZIP code and I’ll tell you what kind of college a high-school graduate most likely attends” (Delbanco).

So the most important contribution for the school officials is the financial one i.e. how could students contribute in making the college even more attractive and appealing for other prosperous recently graduated students to enroll- rather than focusing on how would a potential student improve the level of education. Delbanco definitely asserts that “it is also true that private colleges have a legitimate interest in securing a donor base of loyal alumni” which aims to serve the underprivileged candidates by providing a set of scholarships for the hard working high school graduates whose number one goal has always been to be admitted to these luxurious universities.

Each one of the American universities set aside certain amount of money to support the average/low income high school alumni. Aside from the extravagant attention they pay to enhance the outer appearance of their universities, the school officials try to strengthen the good image they try to keep by demonstrating generous financial donations which aim to serve students. The ones who have the chance to benefit from a scholarship must fit certain needed requirements. This righteous gesture could be considered as their way to justify the high enrollment fees they impose, as well as the discrimination of applicants based on what they have in their pockets.
So even when trying to bring out the helpful and supportive side they have, most American universities do not propose scholarships which they fund themselves because the money raised to put forward such donations does not belong to them in the first place, but it comes from the large endowments given by the wealthy pledges. Thus even defending a good cause –helping the poor high school graduates to enroll to a high-profile American university- it is at a cost that they did not spend a dime on, which means earning a good reputation with a sense of charity and encouragement by means of and trickery and deception.

Keeping in track with Daniel golden’s perspectives –tackled by Andrew Delbanco, he mentioned the California Institute of Technology (CIT) saying that it is practicing the most legitimate academic merit system in the United States. Nevertheless, it is no exception from the lack in legitimacy and meritocracy that is happening in the United States’ universities. The admission administrators themselves acknowledged the fact that even they ferociously look for the hard working candidates who are “bright and driven”, they still take into account the school background, i.e. scrutinizing whether they were wealthy enough to study in an enchanting high school where their undergraduate education is solid and encourages scientific research. So even if a student had a remarkable set of scores in high school, scores that fit the criteria of a high-profile university student, it is still taken into account the type of the undergraduate school they went to –whether it was a well-funded one or not (Delbanco).

By the end, the only candidates who could fulfill the universities criteria are affluent members of society. Delbanco kept mentioning Golden’s views concerning this issue of the noteworthy practice of inequality giving the example of the California Institute of Technology (Caltech) which “enrolled exactly one African-American student in its Class of 2008, and only 30 percent of its students are women. Its admission officers, by
their own account, find it painfully necessary to reject candidates who have passion and
talent but who, having attended inferior high schools” and did not do well in “test scores
proving strong science preparation” (Delbanco). What might be the reason for such
behavior is the fear that the underprivileged students might drop out of school for not
being able to cover fully the tuition. Or simply the fact that these schools’ admission
officials would rather provide seats for students with large financial donation than to offer
them to others with less monetary background.

Another figure whose views were of great value for Andrew Delbanco is the
English professor Walter Benn Michaels, at the University of Illinois. This latter is also
dissatisfied with the way the American college admission system runs. Poor candidates are
far away to be given equal chances in parallel with the rich ones. Michaels is the farthest
from being satisfied with American universities because they “put quotas on them (poor
students)” (qtd. in Delbanco) and make it really difficult to match the required criteria to
fit into their educational system and get the most benefits out of it. Such difficulties lay in
the unreasonably high tuition fees, the less tolerance with financial issues (i.e. they do not
tolerate the fact that a student might not be able to pay the full tuition in time), and finally
making it hard for bright students to check the requirement list to get a fully-funded
scholarship.

What used before to be known as racism that is based on physical features, i.e.
people with different cultural settings are distinctively treated by means of inequality,
extended now to bare the meaning of distinguishing people taking into consideration their
fiscal backdrop. This new phenomenon can inevitably stand for a wealth-based
discrimination. Racism did broaden to accumulate stereotypes based on physical
appearance thus the same thing is likely to be carried on in the U.S college admission
system. This, in a way hidden trend, is going to bring to scene new stereotypes related to the monetary status of pledges to be eventually treated unequally.

A wealth-based discrimination is as bad as it seems, baring the meaning of disparity. Students descending from poor families would be psychologically affected. They might feel a bit inferior and not in a comfort zone that allows them to bring about their best. At first, any new college pledge would bare that feeling of anxiety, unease, and not knowing what to do next yet after a while it would all wear off. Such feeling is completely natural, dealing with new circumstances brings that sense of being odd and non-fit; it is part of the human nature. Unfortunately, the same feeling of inferiority might show up again after graduation –exactly when applying for job- and in this case, it has nothing to do with the way people are supposed to act or interact.

A Harvard, Yale, or Princeton graduate applying for a job is unquestionably going to be chosen over another applicant with a college degree from a community college which may make the less popular university graduate feel like he/she wasted years of their lives to settle for average income jobs. They were brought up in an environment where they belonged to medium or low income families, thus they had to search for ways to afford college and sacrifice every bit of effort they had to make ends meet. They sought for higher education to have rewarding jobs in the future but at the end, they end up with jobs that keep them in a slightly higher monetary position if not the same one they are already part of.

Instead of attracting potential wealthy high school graduates to apply for their universities, U.S college admission administrators should be focusing on what would be best for their educational system as a whole. This could easily be done once taking into account the intellectual level of students who apply to such universities. In addition, they
should also consider thinking of mentoring them properly to rise above and compete with other universities nationally and even internationally. Following the former tips ought to be done rather than considering checking their monetary accounts as the first thing to tick on their requirements lists.

In the recent decades, a new system of testing, checking former grades, taking into consideration personal tests run by the university officials, passing a personal interview which is a must in every American university’s check list in order to carefully examine the candidates’ way of thinking. “Today, that system of standardized testing has become a tool of the wealthy, who have many means—expensive schools, private SAT tutors—to inflate the test scores of their children” (Delbanco). In other words, the rich kids would be carefully guided to score well in such tests. This implies the fact that they are inevitably going to receive a higher education. Unquestionably, it would be extremely rare –if not impossible- to find a wealthy high school graduate lacking a college degree from a remarkable American university.

II. Effects of the Unaffordable U.S. Higher Education and Indebtedness

Far from the rich community, a wealth-based discrimination in the U.S. higher education system has certainly its effects on certain members of the American society. The low income population or the poor one is the first to be checked on the list. Since one needs to pay in order to proceed a higher education; if not, then money is lent and of course paid back with benefits later on. Who could also be affected by the high expenses of the American universities are college students who finish their studies but they got no convenient job with an appropriate salary to pay back the debt. This latter is going to keep increasing until it is fully paid back.
Until recent times that the American students started to realize that enrolling to a university is getting more and more difficult. From the very beginning, education was laid down to be free to build a strong, educated society. In the mid 20th century, when vice president Lyndon B. Johnson was declared president of the United States (1963-1969), he did not overlook the issue of education. “He… increased federal aid to education. He said that he wanted to turn the United States into ‘the great society’ – a country where everyone received fair and decent treatment” (O’Callaghan 111). Unluckily, it is not the case in recent times.

Life conditions are becoming more difficult, education is becoming more expensive, and high school graduates are finding themselves struggling with tuition fees, college loans, and indebtedness. Supposedly an eighteen years old high school student has just graduated, and is applying to study in a university that is way out of his budget; consequently, he/she is going to have some monetary gaps to be filled. Either to have a job -if not two or three; ask money from his/her parents who may not have the wanted amount; or simply go for federal loans which would remain as a heavy burden till –and mostly after- graduation. The latter options would be taken into account for a specific part of the society- basically the low income population.

In either case, lacks of money along with indebtedness are present sooner or later. For instance, a student who chooses to get the money on his/her own is never going to balance between work and school. Others start occupying certain jobs while they are still in high school. And because at this age they have no educational degree that would give them access to a job with a good salary, most of them start occupying more than one. This latter is definitely would distract them from their studies for they will not be fully focused on their schooling. Every bit of concern would be on gathering money for college as soon as they could without paying the needed attention to their high-school studies. Physically
they would be also tired because for one to study almost seven hours a day plus an average of four hours at work is a bit tiring.

Graduation day is the happiest moment of any graduate’s life, but it’s it is not the case for his/her parents. When this day comes, a lot of students ask their parents for the tuition money and it is a lot to ask since they already have bigger responsibilities. With such request, parents would feel hopeless when helping their child, especially if they have more than just one. Eventually, this demand would be either accepted at the expense of cutting short other life commodities for a period of time or would be refused and the child’s dream of higher education would be thrown behind. Thus, it is nothing of a new tradition then that the average income parents and even the poor ones start saving college money for their children ever since they were born.

As for students who choose to go for federal aid institution, it is a bitter sweet solution as well. Of course each applicant for a federal student loan would receive either a federal grant –in which the given money will not have to be repaid- but of course, additional help is needed. This is why a federal student loan is another gateway for students yet, in this case, the borrowed money must be repaid with interest. Thinking of ways to pay the money back is a frustrating task itself, since the majority of students take years and years after graduation to pay back what was borrowed, and there is no better example that the 44th American president who paid his debt only eight years before his inauguration (Obama).

This crystal clear notion that the ones affected by the high expenses of tuition and enrollment in the United States are the financially undermined people with average salaries. Chris Larson, a writer for the Desert News online journal, has certainly the same perspective when seeing this issue. He tried to quote a number of socialists and politicians
who share his ideas. For instance he mentioned Samuel Grenny who thinks that “increasing tuition rates and student debt disproportionately affects minorities and the poor” (Larson). Indeed, that is effectively correct because the least to be done –that is decreasing tuition- is not taken into consideration, and higher education authorities are only rising the expenses.

It was until recent decades that the American students started to be aware of the dilemma of tuition expenses. They started a number of strikes, boycotts, and marches to make their demands fulfilled. All they were asking for had a relation to finance and pricing of the enrollment expenses which now became so out of their budget. In such gatherings, it is most likely to find the lower class students conducting and steering such gatherings. However, it is rare to see someone from a wealthy family standing on their side and demanding what they are asking for, obviously because they are affected the least by the high and rising tuition charges.

Lack or cuts in funding is the number one reason that pushed U.S. universities to increase their tuition. This latter of course would be at the expense of low-income and middle-class Americans to get a college degree. Katie Rucke, a writer for the Mintpress News believes that the harm resulting from such measurements has not been recognized until recently, why? Because most American college students started to complain publically their resentment with the way the higher education system works. The major concern of the higher education institution with a noteworthy cut in funding has become finding new sources of money to finance their institutions instead of being fully committed to improve the educational level which is the only thing that would guarantee a better future for the American college graduates.
Another section of society that is affected by the student loan programs are the university students themselves who have a loan of the tuition fees. It became common knowledge that the only reason why most American people seek a higher education is to compete for better chances of recruitment. But is it really worthy to borrow great amounts of money in exchange of a higher education that would result in occupying jobs that are not going to be helpful to pay back the rent soon enough? Well, apparently getting a higher education diploma became a crucial necessity to guarantee a respective and rewarding position in the American society; otherwise, no one would bother dealing with massive debts that would get to them at the very beginning of starting to realize the American dream—a job, a house, and a car.

The majority of the U.S. universities raised their tuition fees in order to cover for the funding cuts in financial resources—especially the state funding. Putting such action into effect would consequently harm the low income and middle-class Americans. These latter would have to look for monetary resources themselves to cover up the high expenses they must pay. Cuts in the American universities supplies have been more problematic and detrimental than previously realized. It is “about 71 percent higher than it was a decade ago” (Delbanco) which inevitably would put a college education out of reach for many. But the fact that many students coming from low-income and poor families actually apply for admittance for a vacancy spot in higher education is what truly made the higher education institutions take no procedures for dealing with the issue in a more active way rather than just overlooking this affordability issue.

Such action of greedily raising the tuition fees can notably stand for an elimination of the middle class from securing a well rewarding job that supports a middle-class lifestyle which requires a college education. In the United States, ‘one does not need a Bachelor’s degree to work in a restaurant — at least not yet. But those without some
higher education… usually work minimum wage jobs that do not offer benefits, and they are finding it almost impossible to escape poverty” (Rucke). Unsurprisingly, students who find themselves in a classroom often opt to prepare to enter industries in which jobs and money are plentiful, at least to start paying off the piled up debt, and at the same time, do not regret spending years of their lives for in addition to a payment they could never afford.

It is no surprise to say that the future possible jobs in the United States would forcibly require a higher education diploma. So if the American government would not consider putting the necessary efforts to negotiate and discuss the expenses with the admission administrators of the higher education system as well as those responsible for the student loan programs, then there are absolutely no chances for the rate of student enrollment to increase. Basically the masses of the nation are longing for better paying jobs, and to cope up with that, a college education is a bitter sweet step to take.

In parallel with the fact that affordability in the American higher education system is something disturbing and actually worth bargaining for, the long semesters taken are of no less importance. “just 39 percent of full-time college students earn a bachelor’s degree in four years, and only 59 percent finish in six years” (O'Shaughnessy). These are clear statistics indicating the rise of the tuition fees from two sides: the extra money to be paid for the additional semesters which is eventually going to be borrowed from the student loan programs that would claim for more benefits on the added amount and which would itself increase the longer it takes the indebted student to pay back.

What would also be affected because of the unreasonably high tuition fees in the American colleges is the level of education. As it has been mentioned before, the universities massively raised the numbers of tuition fees as a result of the state cuts in the
financial support. If a university does not find a sponsor that would invest large amounts of money for the sake of education then these higher education institutions would have to act on their own. Raising the enrollment fees is among the desperate, non-beneficial solutions that are taken onto account to escape bankruptcy.

Keeping on track with the idea that in future times, jobs in the United States would certainly require a higher education diploma, this latter can also negatively affect the under graduates on another level –choosing a major. For sure, middle-class students who are struggling to have a higher education, would choose to major something that has to do with business, economy, trade, et, for the reason that these majors are the most likely ones to secure a job with a good salary. Accordingly, in some cases, students get no chance in studying something that they have been always interested in or taking classes which are more artistic and fun to ease the tension of the college stress and pressing. This could not be the case for other students. They rather choose to go to colleges that are less expensive, without bothering taking into account its educational program or the majors that would seem the most interesting and at the same time can provide a worthwhile position in the labor force.

What is disturbing here is that, the main concern and attention of the higher education institutions’ officials is automatically raising money instead of working to improve and enhance the level of education. This means that the middle-class and low income masses would be victims of both high tuition fees aside with a not well evolved educational level. In other words, they would be wasting their money and time over a college education that is not well taken care of. They might not know that during the learning process, but sooner or later they would figure this out especially when a college graduate finds himself/herself following a career that has nothing to do with what he/she was taught. So, it is not a new thing to say that many young American people, who could
barely afford college, are trying to limit their debt by choosing schools primarily based on cost considerations, instead of where they can get the best education (Barrett).

The effect of the cuts in funding made a lot of American universities take different procedures which at the same time have impact on—besides the less fortunate social classes—the level and quality of education. “In addition to the rise in tuition, schools are also coping with the loss of funding by cutting faculty positions, eliminating course offerings, shuttering campuses, closing computer labs and reducing library services, among other cost-cutting strategies” (Rucke). The things that are involved in the cost-cutting plan go hand in hand with the process of being part of a higher education as they are focal and necessary for a better education. Thus, such procedures would effectively lower the position of education and its quality as well. These measurements should be the school’s last resort to maintain a balanced, less flawed higher education system.

Since the high-school diploma can no longer guarantee a job and a middle-class lifestyle, people are longing hard to get a higher education. They start up all ambitious and thrilled with the huge amounts of money that are paid for them, and do not trouble themselves to think about the coming consequences. Along the school semesters, a lot of American students start to realize the trouble they got into. At one point, they would receive a wake-up call that would raise their awareness about the large sums of money they need to start paying for. The jobs they are probably occupying will never cover the debt any soon, enough. Their education would be less focused for they start worrying about ways to pay back the money they borrowed with growing benefits.

“After three decades of tuition increases exceeding the overall rate of inflation, a ritzy college degree comes with a $250,000 bill” (Barrett). Once a student loses control on how to manage his/her monthly loan repayments then serious problems are initiating on
the way. Most American students do not know the risks they are taking the time they receive thousands of dollars of loan. Recent estimates in the United States from the “three Bay Area campuses” revealed that “just 6 percent of them (students in the area) knew how long they would be repaying the debt. Only 8 percent knew the interest rate on their loan” (Kitroeff). It is fair enough to reach the conclusion saying that among the negative impacts of the expensive tuition fees is confusing the young generation and burdening them with a responsibility that does not fit their age.

It is a natural reaction, in most recent times, that a lot of American students choose to default on their loans. Not knowing how much they exactly owe (because of the increasing benefits); being clueless about effective ways to repay the debt… most American college students simply stopped paying back their debt. The average student loan default rate is 9.1%, but still it is not an effective solution that would ease the burdened students. And since the majority of loans are taken from federal student aid programs, then the government would, in one way or another, get its money back (Dominguez).

The treasury offset program allows the department of treasury to take your tax refund and give it directly to the department of education to pay down your debt. They are also legally allowed to garnish up to 15 percent of your wages which means taking the money directly out of your pay check. Some states also allow loan companies to seize your state tax refund in the same way and if, for some reason, the federal government or a private company does not think that any of these is quick enough they can sue you for the full amount at anytime. So even if you default, the government and these private companies are still going to get their money. (Dominguez)
In addition, among the negative effects of defaulting on a student loan is harming one’s credit score which would make it even harder for the indebted to take out more money in the future, buy a car, start a business… defaulting on the student loan is never a solution, and it is certainly impossible to evade on a college loan, it would always get to them.

A study in 2014 showed that only about one third of student debtors knew that the government can take money from their wages, Social Security payments, and tax refunds to recover the dazzling loans. Also, only 176 students out of 477 from the bay area were aware that if one declares bankruptcy, it is extremely hard to get rid of student loans, unlike almost every other form of consumer debt (Kitroeff). The lack of knowledge or information about the functioning of the loan repayment process, or neglecting it, would harm no one but the borrower. All kinds of agreements, arrangements, possible strategies to repay and when to repay are all for the better sake and benefit of the student.

**Conclusion**

At this point, it should be clear that the high tuition fees in the U.S. universities impact negatively on the society at different levels. First, potential students descending from middle-class and low-income families struggle a lot to cover the enrollment tuitions, unwillingly, they find themselves selecting from a list of options in which none of them is a 100% financial burden free. Whether it is asking money from their parents, working multiple jobs, or in most cases go for student loan programs. Eventually, most eighteen years old high school graduates would be handling a huge responsibility that is above them. Defaulting on the loan might seem the right thing to do, put federal or private loan agencies from which the money was borrowed are going to find one way or another to get back their loans, and declaring bankruptcy is not much of an effective solution, because in some cases, the indebted might be arrested. Fortunately, numerous active gestures from
leading political figures in the United States were initiated to ease the burden of college
loans on the American students. These proposals intrigued the American students
themselves to take real steps and voice their demands.
Chapter Three

Proposed Solutions for the American College Debts

Introduction

From what has been discussed in the previous two chapters, it became clear knowledge that the American higher education system is not a well functioning one. As a start, in order to have a good paying job, American citizens should be holding a college degree. Getting a college degree requires taking courses at university, which means paying for it. However, tuition fees that are set for the enrollment are very often referred to as very expensive. Such expenses are irrationally high, which decreases the chances of the less fortunate Americans –mainly middle-class and low-income families- to enroll in pursuit of a higher education. A set of federal as well as state programs were started off to lend the money to students who did not have the needed amount of money. Getting the money is easy; paying it back is the hardest part especially with the rising benefits that go hand in hand with the amount of the borrowed money. So instead of finishing college to find a job with a good salary, American college graduates often find themselves working hard and hard to repay for their education without making any prominent progress in their personal lives. But how did the recent U.S. presidents or presidential candidates dealt with the issue of affordability? What about the American students? How are they reacting to mend or radically change this educational drawback?

A number of U.S. presidents tackled the issue of college tuition affordability while conducting their presidential campaigns but they have always faced the congressional disapproval, including Barack Obama who –even won election- could not get congress to agree on his proposed plan of making the first two years of community college free for all American students. So, till now, this issue is raising concerns nationwide and American
graduates are suffering for years to pay back what was supposedly meant to be financially rewarding them by the time. Numerous solutions can be discussed and put into action in an attempt to make the U.S higher educational system deserve its global stereotype which is making people all over the world longing to take part of this system.

I. U.S. Political Figures Favoring Free Education

The issue of high tuition fees has been raising the concerns of the American citizens at a national level. Several U.S. presidential candidates incorporated ‘free education’ in their presidential agendas or at least proposed minimizing the costs of enrollment fees. For instance, Barack Obama with his two years free community college plan; the recent candidate of the 2016 American presidential elections, Bernie Sanders; in addition to the current vice president Joe Biden who ran for the same election yet he dropped because he believed that it was too late to start a successful electoral campaign; secretary of state Hilary Clinton; Rubio Marco a Florida senator and a 2016 republican presidential candidate who sought a free, online education; and finally, Jill stein who is taking a stand aiming to get rid of the $3.1 trillion debt. These attempts truly show how deep this national concern is and including it as part of an electoral campaign means that the candidates know how much the American citizens would relate to such topic and would actually settle for it in exchange of their votes.

“The President (Barack Obama) is calling on Congress to advance new reforms to give more hard working students a fair shot at pursuing higher education, because education is not a luxury: it is an economic imperative that every hard working and responsible student should be able to afford” (Higher Education). In his State of the Union address, President Obama emphasized this shared responsibility of the federal government, states, and higher education institutions to promote access, affordability and attainment in
higher education. It all started when states cut funds on universities, which left them thirsty for substantial financial resources to generate their functioning process. Thus, keeping in track with Obama’s proposal of a coalition operation between the three institutions would definitely pave a way for an end to this distressing issue.

As a start, U.S. president Barack Obama, the current and 44th who is the first African American president ever who ran for two consecutive terms is among the active supporters of free education. Ever since he was inaugurated he stressed on the fact that there should be equality in the United States when it comes to gender, religion, ethnicity, … Furthermore, since he paid his own student loan only few years before he was inaugurated president of the United States, Obama has always cared about the issue of college affordability and indebtedness, and held multiple gatherings with college students aiming to find solutions that would work out this financially absorbing obstacle. Among his suggestions is the Student Aid Bill of Rights where he discussed it with Jimmy Kimmel in his show ‘Jimmy Kimmel Live’ proposing that the first two years of community college should be free nationwide.

This plan suggested by Obama is aimed to help American students all over the country. What is interesting about this plan is that there is a certain sense of meritocracy since the “half-time and full-time students who maintain a 2.5 grade point average – about a C plus—and who ‘make steady progress toward completing program,’ White House officials said” (Hirschfeld Davis and Lewin), thus creating less debates. Obama’s plan was “modeled after Tennessee’s free community college program, called the Tennessee Promise1”, which is supported by the state’s Republican governor Bill Haslam, and “largely financed from lottery funds” (Hirschfeld Davis and Lewin). After being elected, “he created a 300 million trust funded by the state lottery designed to fund the Tennessee Promise in perpetuity” (Belkin, Tau, and McCain Nelson).
What was in addition brought for discussion is that not only the state of Tennessee is starting such program, the state of “Chicago, too, has a new free community college initiative” backed by its Democrat Mayor Rahm Emanuel. It denotes that students graduating with a minimum of 3.0 grade-point average get a chance for their tuition, books and fees to be cut otherwise covered. Such gestures and initiatives demonstrate that calling for thoughtful amendments or gradual changes could turn into a movement that includes the mostly affected citizens –mainly the low-income population. In one way or another, the American politicians from both party affiliations are starting to reach out to college students’ most stressful educational problems –affordability and college indebtedness (Hirschfeld Davis and Lewin).

Criticism accompanied with such anticipated passing of a free –first two years-college program came into existence targeting the initiative that it would be helpful for “middle-income students more than the neediest” (Hirschfeld Davis, Lewin). And if one thinks deeply about this matter then the stated condemnation would be agreed to have of a solid ground. As an example, “a low-income student who is eligible for a maximum Pell Grant\(^2\) of $5,730” would not benefit from the Tennessee program since it covers the tuition. On the contrary, a student who happens to be wealthier can easily get full tuition paid by the program (Hirschfeld Davis, Lewin). It might be true for the Pell Grant to cover tuition, but extra expenses are needed, and the tuition rates are in constant increase so borrowing money is a must. But maintaining the sense of meritocracy and eligibility for students in order to enroll makes the stated criticism worthless or of less persuasion.

Once receiving the congressional approval, President Obama will be including his plan in the 2016 budget proposal. Talking about the expenses of such proposal, they were not released so far, and further details would be discussed in the coming period. Since students will not be paying anything, then who is going to be financing universities to
lessen its tuition fees? “Federal funds would cover three-quarters of the average cost of tuition, and states would have some responsibility to provide matching funds under the plan” (Belkin, Tau, and McCain Nelson). In other words, the expenses would be divided between federal and state institutions to create a shared responsibility between the two. Expectedly, some states might find it a bit difficult to search for funds that would match the federal contributions, yet this is an optimistic step forward to try to make some change in the American higher education monetary policies.

Overall, Barack Obama’s attempt to make a Student Aid Bill of Rights aiming to make the first two years of community college free nationwide, would be in need of a congressional approval once listed in the 2016 budget proposal. It is aimed to support high school graduates to join the higher education system which is an inevitable means if wanting to be part of the middle class society. After graduation, students would end up having remarkable chances of recruitment and business owners would take part of the benefit as well. Their companies would be dealing mostly with qualified workers. “If all states participate, an estimated 9 million students could benefit” (Higher Education). This plan is working on two dimensions, first helping the less fortunate middle-class to get a higher education, and second, modeling a strong workforce that would rise up the economy since it is based on skills and knowledge.

Another recently proposed legislation by the progressive democrat Bernie Sanders who puts forward a complete elimination of tuition fees in public colleges and universities. Under Sander’s suggestion, the $70 billion dollars a year plan would be financed in coalition; the government would cover two-thirds of the bill for students and the states would pay for the rest. His proposal for covering the federal costs is by a “Wall Street speculation fee” which is primarily “a tax imposed on investment houses, hedge funds and others” (Berman), as for states it is up to them to find and gather certain ways of funding.
These latter would inevitably be related to raising taxes yet for the own good of the young American college students. Having to pay 70 billion dollars per year to finance his proposed program, Sander’s proposal overall cost would be 240 billion dollars in four years alone.

This proposal would be rewarding students attending public colleges and universities to leave without debt via increasing funding to states and student financial aid. In one way or another, Sander’s bill could boost the number of high school graduates enrolling to public colleges or universities which would raise the number of highly educated people in the U.S and of course ending up with a very high number of qualified recruits in different fields of industry, education, health care, justice, and so on. One more objective in sander’s proposed plan is cutting the student loan interests rates in half, which would give a sense of credibility for the federal government when it comes to endowing loans (Pasquale). “he called it ‘absurd’ that people often pay 8% or 10% interest rates on student loans, while refinancing a home loan for 2% or 3%” (Walters). Sanders with his proposal is following the stream of Barack Obama, aiming to make the United States’ system of higher education appear in its best, if not perfect, image that would demonstrate it as exceptional so that other nations around the world would follow its lead.

A further democratic presidential candidate is the secretary of state Hilary Clinton. Basically, she had similar approaches with Bernie sanders to this striking issue which can be summed in making tuition-free colleges. However, both candidates (Sanders and Clinton) differed in the concern of funding. While Bernie Sanders stood for financing universities “by a tax on wall street speculation”, Clinton proposed a “different funding mechanism” (Wittner). Her proposal, “which is estimated to cost about $350bn (billions) over 10 years, would provide grants to US states that make their public four-year institutions affordable enough that students do not have to take out loans to attend”
(Gambino and Kasperkevic). As if the federal government would be working hand in hand with state funding institutions. In this case, responsibility lies on the states only. Federal institution would hand the money to states, which will have to be wise enough to manipulate it properly and lower the tuition fees so that their students will not have to borrow money.

Basically, Clinton's plan contains a multitude of changes. Starting with, devoting 350 billion dollars from federal institutions that should be granted to states, and then the states would have to contribute with their own endowments in order to finance the public as well as private universities. Granting loans to these institutions would insure that the schooling fees would be lessened which means enrolling more low-income students to higher education institutions. In addition to lowering the interest rates and other proposals, Clinton sought “more spending on childcare for student-parents” (Kelly). The reason for doing so is simply because student-parents would be spending more than the average students would; in addition to their loans, school supplies, and personal spending, this particular category is tied to a bigger responsibility that is supporting a child if not a whole family. So having a childcare service to minimize their costs would be a great appreciated gesture. Income based repayment

Marco Rubio, a Florida senator and republican presidential candidate of the 2016 American presidential elections has also tackled the issue of the expensive higher education along with college loans and the high interest rates. Rubio is a suitable person to talk about this issue since he himself has experienced the burden of indebtedness. In 2011, when he joined the senate, he owed more than 100,000 dollars in student loan after earning a Bachelor’s degree from the University of Florida in 1993 and a law degree from the University of Miami in 1996 (King). Dedication to such topic could only mean that Rubio
could absolutely relate to it for he has experienced what the American students are going through with huge amounts of debt.

Rubio’s proposal stood largely on affordability, i.e. trying to make college as reasonably priced as possible. The Florida senator called for “cheap… online-education programs as vital to higher education’s future”. In this case, student’s will not have to travel –in most cases- to get a higher education, a full, well organized, inexpensive curriculum should be available online for students as a source of learning and grasping information. Furthermore, Rubio suggests that “rather than paying interest on loans, students with such contracts (student aid loan) would promise a share of their future income to investors” (Pasquale). In this case, an indebted student should pay back only the exact amount that is borrowed without any increasing benefits; however, he/she should undertake a commitment to share their incomes with investors in order to boost and make sure that the U.S. economy is in a state of evolution.

As for Barack Obama’s vice president Joe Biden, he also joined this presidential insistence on making higher education more affordable. He wanted to replace the K12³ system of education with a K16 – referring to 16 years of free education rather than just 12- for all Americans i.e. making the four years of college free. Biden believed that twelve years of free education is not enough, meanwhile juxtaposing the proposal with the high school education believing that the commitment made hundred years ago for making high school education free should be made to higher education as well. His convincing view was that, if the American students are eligible for twelve years of free education, then why not carrying out this tradition to higher education? Making such contrast between these educational institutions would intrigue the American thought to search for a clear answer to this question.
Unfortunately, Joe Biden dropped out of the 2016 U.S presidential elections for he was not sure to win because for him, it is late to start a winning presidential campaign (Camera). But his plan helped the whole idea of affordable higher education as a prerequisite for success. Presidential candidates started to think of this issue as crucial and an inevitable necessity to be tackled since it concerns the U.S citizens from all ages.

Parents who help their children to pay their tuitions in addition to family responsibilities, or low-income young Americans as well who are taking several jobs just to live up to the amount of college tuition.

Last but not least, Jill Stein, a recent presidential candidate of the 2016 American presidential campaign who also incorporated radical changes in the American higher education system. What Stein is setting his campaign grounds on is the total abolition of student debt in addition to making higher education free. “Stein called for bailing out the 40 million current and former students who are carrying $1.3 trillion dollars in unforgiving college loans”. She insists on the fact that the current economic jobs are not doing any good to help students pay off their debt, they either do not come with a good salary, or simply part time and temporary. “So the jobs are simply not available with which to repay those loans” (Peissing).

In brief, the high rates of the American universities’ tuition costs along with the burden of college loans are becoming a national distress that is requiring massive changes and numerous stands to be taken in order to get rid of it. Consequently, numerous influential political figures in the United States from governors, senators, presidential candidates, and the president Barack Obama himself have devoted their time and efforts to liberate the nation from its ongoing nightmare. Some wanted to make the higher education charge free, while others sought to balance the funding of public colleges between federal and state monetary endowments. Such proposals and plans can not be put into action
unless congress approves them and there is nothing more powerful and influential than the stands of the American citizens in general and college students in specific once they stand together and bound their demands so that they ensure a response for their demands in the future.

II. American Students Striking on the U.S. Higher Education System

Students all over the United States are now standing together calling for affordable tuition fees. This latter is of no surprise and should have been done years ago. One might be wondering why now? Why did not the American students try to voice their concerns earlier? Well, two possible answers might be just fit with no doubt. The first one is that from the very beginning, higher education had no tuition, i.e. it was free because there were few universities and of course a limited number of students. The second possible answer is the fact that tuition fees are no longer affordable if compared to the time they started and they just keep on going up. Thus, one should know why did not the American students strike till now? What is holding them back? And of course the convincing reasons for why they should protest and try to make a change. Undeniably, certain movements started, yet, how were they conducted? What reasons led American universities to increase their tuition payments?

Indeed, many people raised this question: Why do not the American students strike? And it is fairly reasonable to seek an answer. Recent estimates sustain that “53.6 percent of Americans under 26 with a Bachelor’s are jobless or underemployed. That’s 1.5 million people. That could fill a lot of streets. So why are they empty?” (Bell). Such forms of protest by boycotting, holding sit-ins, or marches are popular and effective in different countries around the world such: South Africa, Quebec, Greece, Porto Rico... over critical
issues mainly dealing with sudden or unreasonable “hikes” in tuitions. But it has not been the case in the United States over the last 40 years (Bell).

As an answer to the previous question, Angus Johnston, a historian of student activism and a professor at the City University of New York, proposed two broad grounds why that is the case. First, the American college students do not realize the influence that well-organized protests have. Of course consolidation is a must, for the more they stand together the stronger they become. So they certainly have to make sure that they are numerous enough to make a difference. Not having a thoroughly organized protest might result in low turnouts which would backfire on them negatively and most of them could be excluded from courses for skipping classes (Bell). In other words, American students were ignorant of the groundbreaking power they have if they stand together, and they can never recognize it unless they actually join efforts and unite their voices and act as one.

Another reason is that aside from law and historical reasons, the Americans simply “can’t afford to miss class”. Of course, the tuitions are already paid, and students are inevitably studying with a burden on their shoulders needed to be paid back. So, with studies in mind in addition to thinking of ways to pay the debt back, American college students would literally suffer mentally if adding an initiative of going on a protest as something to process. Because they already have a lot of things to deal with and considering joining a protest might cost them a semester due to skipped classes which means paying more than what was initially settled on (Bell). However, if the protest is well organized, and the initiators are convincing enough, then American students will not have to worry about the skipped classes because their efforts would eventually pay off, and they might even end up with less debt, if not debt free, or more affordable tuition fees.
In 1862, the U.S. congress passed the Morrill Act which set the basis for tuition-free universities. The act asserted on “establishing land-grant public colleges and universities on a tuition-free basis. For roughly a century thereafter, many American public colleges and universities either charged no tuition or a nominal fee for attendance” (Wittner). It is suitable to mention that “For roughly a century thereafter, many American public colleges and universities either charged no tuition or a nominal fee for attendance”. Two examples of the recently charging universities are first, the State University of New York (SUNY) which imposed tuition fees only in 1963. The second is the University of California -established in 1868- which remained tuition-free until the 1980s (Wittner). So in the past decades, there was no need to protest for the affordability of the higher education institutions.

According to Wittner, recent studies show that the focal reason which holds the juvenile community from attending universities is their massive charge. Loads of high-school graduates did not use to borrow money to pursue their higher education for it started affordable. As the time passes, they found themselves obliged to take out loans and subsidies in order to finish their higher studies. So they are, in a way, tied up to a responsibility that is beyond their capacities. Many students, who could afford going to college without needing a federal loan or grant, normally had a job if not jobs in parallel with tracking their studies, i.e. they worked their tuition fees on their own which means that they are mentally and physically exhausted to think of striking against the system.

In recent decades, tuition costs increased with an unreasonable pace. “Between 1978 and 2013, American college tuition reportedly rose by 1,120%” which in a way was an awakening call for American students to do something about it. Wittner keeps on saying that:
Last year, the average annual cost for undergraduate tuition and fees at public colleges and universities was 9,139 for state residents and 22,958 for out of state residents…. The cost is considerably higher at private colleges and universities, which average 32,599 yearly for tuition and fees….These figures, of course, do not include additional thousands of dollars for room, board, books, and other living costs. (Wittner)

Accordingly, American students are justified to make a move and put an end to what is harming them financially and will potentially be harming the future generations.

In recent times, “nearly three out of four college graduates have borrowed to cover their college costs, running up a debt averaging 30,000 each. As a result, American student loan debt now totals 1.3 billion” (Wittner). Of course not all college graduates pay off their debts simultaneously. Many young American college graduates fail to pay back the borrowed loan; others take years and year to pay off the stated debt while others drop out along the way for they cannot afford it no more. One might think that she/he can cover the loan up, but the increasing benefits would eventually ruin all former plans.

Many grounds could be set to defend the rising costs of American colleges. Well, any university would be in need of a fixed monetary supply to enhance its educational reputation. Having the money in hand spent on luxurious sectors rather than being devoted to pure scientific research made universities in hunt for new sources of supply. Additionally, severe reductions in state and local funding for public colleges and universities, eventually led them to boost the schooling expenses. “Since 2008 alone, state funding for public universities has dropped 16 percent”. And what would be a better way to raise money than spending it on fancy buildings and accommodation that would attract the rich community in the country, which is the main target (Wittner).
This decline in income would eventually have an effect on the college administrators when deciding which students to choose. Thus, they would be compelled to “accept funding from wealthy individuals and corporations that are reshaping higher education to serve their interests”. If one is going to offer a new school bus, or brand new computers for the university, her/his wishes would become commands. For instance, between 2005 and 2013, the billionaires Charles and David Koch donated over 60 million dollars to subsidize the set of programs they chose from hundreds of American universities (Wittner).

The last two years witnessed a remarkable stirring up among American college students concerning the issue of unreasonably high tuition charges. What would be intriguing to hold such a strong position are anger, frustration, and desperation, in addition to recent backing from strong political figures in the political arena including Barack Obama and the fact that they were joined by members of the debt collectors. This latter practically paved the way for the ‘Million Student March’, a national movement of U.S. college students all over America from almost a hundred and ten college including that of Utah, Massachusetts, California, Philadelphia, Portland, Seattle, etc, to claim their right of free college education. Students walked out of their classrooms and took one stand across the country (Million Student March).

American students in pursuit of a higher education were suffering in silence, no one had the courage to come out and say: the tuition costs are unreasonably expensive; something has to be done about them. Until initiates from over a hundred university started extorting their efforts and acting as one. Among the statements of the protestors is that “Education should be free. The United States is the richest country in the world, yet students have to take on crippling debt in order to get a college education… We are united to fight for education as a human right” (Quinlan). A lot of hard work and commitment
were put while sorting out the movement with its principals, aims and objectives which were chosen carefully.

The movement was well organized, and the demands were set precisely. Students sought three economic goals: eliminating student debts, making college education as free as the other levels -K12, and a descent wage –about 15 dollars per hour- for university employees. All of them are incredibly reasonable, taking into account that the “United States is the richest country in the world” (Quinlan), nevertheless, its students are charged with frustrating fees to higher education which are backed up with college loans that eventually would suck the life out of their pockets. Thus, the least to be done is fulfilling parts of their demands at least to ease things up for the coming generations (Kasperkevic).

Spreading the talk on the aims of the Million Student March, the first one is the abolition of the current student debts. Without doubt, student aid programs were supposed to be providing aid; instead, they are contributing to the $1.2 trillion student debt crisis currently plaguing the US. It is fair and justified to ask for such thing, simply because a lot of graduated students who started off their lives and got married but still struggling to pay back debts which in most cases surpass fifty thousand dollars. Eliminating student debt or at least minimizing it would be a perfect solution for the graduated American students to start living their lives peacefully, and thinking clear about their future without anything that would hold them back.

Among the other aims is making higher education totally free. This objective sprouted out from the existing K12 program. Ever since the Americans start their education, it is charge free; they do not need to pay for anything, neither for being educated nor for being provided with the needed supplies. Then all the sudden, on their graduation day which is supposed to be the lucky door that would lead them to start off a
new, different life, most of them begin thinking about ways to raise the money, and if they
decide to go for college loans, then they would eventually start thinking of ways to pay it
back. Because they start off their college experience indebted and confused, not knowing
what to do, most American students basically could not take it anymore, and decided to do
something about this nationwide concern. What would be strengthening for their stand is
claiming an extension of the twelve years old tradition –the K12 program.

The third goal of the Million Student March was enlarging the university
employees’ wages up to 15 dollars per hour. As an explanation for such demand, the
massive majority of college students have jobs, thus they would be studying and working
at the same time. And what would be a better way to balance between the two than finding
a job in the institution itself. It is of no surprise to see a college student filling a vacancy
job position in a library, in the school café; at campuses... this is basically why they are
forcibly asking for a race in the standard wages. At least with the increase of the wages,
students would take lesser time to repay their loans, so this demanded ratification would
serve both students and debt collectors.

The main inspiration for such revolt was a speech held by the presidential
candidate Bernie sanders. He urged the need for a movement of student activists to do
something about the college loan indebtedness that is over a trillion dollars. Sanders
encouraged students to stand out and confront the republican leadership saying that ‘we
know what is going on, and you better vote to deal with student debt. You better vote to
make public universities and colleges tuition free…’ (qtd. in Quinlan). The use of such
expressions imbeds a slight meaning of threat, in terms that students are indirectly telling
politicians to make reforms in the higher education system at the level of affordability,
indebtedness, and the college loan programs and in return for their votes in specific
elections.
Students are tired and fed up with the burden of college loans. They are driven by annoyance and dissatisfaction which are exhausting their minds to the extent that they could no longer suffer underneath this –far from just- system of education. Having great and successful politicians on their sides, supporting their ideas and encouraging them to do something about the current situation is the most driving inspiration that helped U.S. student stand together and demonstrate their objectives by acting as an influential body.

While conducting this movement, students went for carrying flylers and repeating slogans over and over. Most flylers from the campaign contained slogans such: ‘DROWNING IN DEBT’, ‘DREAMS NOT DEBT’, ‘STOP SELLING EDUCATION’, ‘FREE TUITION NOW!’; while others chose to display how much debt they have in numbers which was estimated between fourteen thousand dollars and over one hundred and eighty thousand dollars. This truly shows how deep this issue is and how much it is affecting the graduated population in particular and the young recently graduated population in particular. Looking at protesters holding such numbers is clear evidence of their burden and their desperation to get it off of them as soon as possible (Kasperkevic, Larson).

What was of great inspiration for this movement to flourish is the support of the 2016 presidential candidate Bernie sanders comments in one of his speeches talking about the way American higher education is running and at the same time motivating students to do something about their sufferance and confront the whole higher education institution officials, in general, and congress specifically in demand of their rights, or in defense of what the striking students referred to as a human right to be educated for free. In response of these suggestions, one student named Mullen started a facebook page to plan the kind march that would be held, however, the facebook page got so much positive feedback
that was far away from her expectations. Starting from there, the movement had organized a committee to set the demands of the protestors carefully (Quinlan).

The center of interest in the Million Student March is the cooperation of American students and graduates to voice their demands. “A large portion of students… of for-profit colleges” would be expected to join the march, however, debt collective officials have not “been in touch with the million student march” and they are expected to be more involved soon. Even though a lot of presidential candidates’ proposals meet the needs of the strikers, these latter made it clear that the movement does not support any candidate and that “our goal is to build a movement and not an electoral campaign” (Quinlan).

Conclusion

In a nutshell, it took the American students a long time to take a stand against their higher education system which is sucking the lives out of their pockets. Reasons for such delay could be related to fear, the fear of getting into something they could not afford, and it is true. Most American students could barely afford getting into college so obviously it would be very hard for them to risk something they already borrowed money to pay for which means organizing a strike or a protest requires a great amount of persuasion. This situation kept a static state until U.S. students were driven by nothing but anger, grudge, and frustration. Having this much of emotions held in silence would lead to them bursting at any moment. This was the case when more and more prominent political figures were promoting this cause –of course to reach out to the people’s votes. In 2015, a well organized protest named the Million Student March was initiated by students from over one hundred American universities. This national movement requests a set of financial objectives: lowering the tuition costs, in addition to the loan interest rates, and finally, increasing the minimum wage for university jobs -$15 per hour.
End Notes

1Tenesseee Promise is a scholarship which will provide for two years of tuition free attendance at a community or technical college in Tennessee. It is a list-dollar scholarship, meaning it will cover costs of tuition and mandatory fees not met from other financial support programs such the Pell Grant.

2Pell Grant is money the government provides for students who need it to pay for college. Grants, unlike loans, do not have to be repaid. You’ are eligible for a Pell Grant if you have financial need.

3K12 is a term used in education and educational technology in the United States, Canada, and possibly other countries. It is a short form for the publicly-supported school grades prior to college. These grades are kindergarten (k) and the 1st through the 12th grade (1-12).

4Morill Act, also known as the Land Grant College Act of 1862. It was a major boost in higher education in America. The grant was originally set up to establish institutions in each state granting each state 30,000 acres. Each state would educate people in agriculture, home economics, mechanical arts and other professions that were practical at that time. It was introduced by a congressman from Vermont called Justin smith Morill. He wanted to make assure that education would be available to those in all social classes. The bill signed by Abraham Lincoln.

5Law and historical reasons refer to the most prominent postwar student strikes in the United States came in the spring of 1970, after National Guardsmen shot and killed four undergraduates at Kent State. Students and faculty around the country—mourning those deaths as well as a similar shooting at Jackson State, and protesting the recent American invasion of Cambodia—struck. They shut down almost 450 campuses and demonstrated
on nearly 400 more. A presidential commission from the period estimated that a third of all American campuses were involved somehow (Meyer).
General Conclusion

Discussing the American higher education system, it certainly takes part in what the United States is negatively exceptional for. Aside from the stereotypical creativity, innovation, and advanced scientific research, the U.S. higher education system does not stand on solid grounds. When it was first formed, colleges were tuition-free, or just affordable to all, however, this case did not last for long. The number one reason for the high tuition fees in the American higher education institutions is the state cuts in funding, which made them increase their costs. Not taking the middle and low-income students into consideration, certainly suggests a wealth based discrimination. It is the case because the wealthy population has absolutely no problem with paying high expenses but the underprivileged ones seeking a higher education would suffer a lot.

The negative thing here is the fact that raising more money was not for the sake of improving higher education, but instead, these schools were focusing on making their buildings appealing and extravagant as a way of drawing attention to their institutions. Having a university or college that is well built, with large dining halls and fully equipped classrooms, with luxurious campuses would inevitably attract the wealthy families to apply for these universities or colleges. This latter simply means attracting more sponsors, leaving the middle-class and low-income students struggling to get a higher education which became an obligatory necessity. A high school degree can never get one a job that is as rewarding as a job requiring a college degree.

In order to have a descent and better paying job, a college degree in a must, this is why even though college tuitions are high, people would still go for a higher education. A proposed solution was college loans as a suggestion from the student aid programs in order to facilitate the enrollment process. Unfortunately, they are not giving any help. College
loans resulted in over a trillion dollars of debt, which certainly rings the alarm of a coming economic crisis. The borrowed money is already too much, the programs benefits make the debt even higher, and the anticipated financial resources –job with a good salary- are not that much rewarding. All of these impose a lot of pressure on students which would eventually affect their grades, and failing classes means paying more money.

Overall, it is fair enough to acknowledge the wealth based discrimination that is taking place in the United States’ higher education system. College students and those who already graduated are struggling with paying back their debts, and most of them take up to three jobs so that they would be able to get rid of this crippling financial burden, especially for the graduated ones who may have additional family responsibilities. Tuition costs should be reduced in order to make the key to a better financially secured position in the future available for all Americans.

By the end of this research, further questions might be asked in search of answers. For instance, what are the reasons behind the strong congressional stand against approving proposed bills that aim to make the American higher education free? Where in this case, one might investigate thoroughly such congressional refusal by means of possibly questioning congressmen individually and discuss their reasons. It is not something confirmed that every single member of congress is against free education, so one might investigate the points of view or stands of the minorities who actually favor free education of abolition of the national student debt. Starting off on this base, one might go deeply in strengthening their arguments and hopefully deliver their ideas to college students who are leading national protests for indebtedness and affordability. Supposing that if one or two congressmen could not make it possible -due to a winning majority, a whole nation of students would certainly influence and override a congressional majority.
Works Cited


