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Seminar in Composition

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Annotated Bibliography: The Student Debt Crisis

Barrett, James R. “Affordable Higher Education.” *The University of Illinois: Engine of*

*Innovation*, edited by Frederick E. Hoxie. University of Illinois Press, Urbana, 2017, pp. 87–91. *JSTOR*, www.jstor.org/stable/10.5406/j.ctt1m3217b. Accessed 14 Oct. 2020.

In the first essay of Part Two: “World-Changing Inventions: Created and Nurtured on the University of Illinois Campus, Then Spread to the World,” Barrett recounts the history of the University of Illinois’s struggle to make tuition affordable to state residents, from the Morrill Act of 1862 to modern day, all the while commenting on the roadblocks that the university faces in achieving that goal. This struggle shows the problem that most large public universities face, with states decreasing funding and the rise of for-profit universities taking money from public state colleges. While most of what Barrett comments about is backed by research, the essay does not comment on the faults of the University itself (perhaps because the book is published by the University of Illinois’s press). The source will be useful in commenting on the failing of the current financial aid system of America and will provide some insight on why student debts are spiraling out of control.

Marginson, Simon. “Epilogue: After the Dream.” *The Dream Is Over: The Crisis of Clark Kerr’s*

*California Idea of  Higher Education*. University of California Press, Oakland, 2016, pp. 193–200. *JSTOR*, www.jstor.org/stable/10.1525/j.ctt1kc6k1p.27. Accessed 14 Oct. 2020.

In the epilogue to his book, Marginson comments on the University of California’s liberal mission for open access for all Californians, stating how a lack of national and state funding caused this mission to fail. He discusses a potential solution to this problem: “tuition-loans schemes based on income-contingent repayment arrangements” that other countries, such as the UK, Australia, South Korea, and New Zealand have already successfully adopted (196). Marginson’s epilogue helps explain why many non-profit universities are charging such high tuition rates and what can be done to reduce the burden of student debt.

Samuels, Robert. “Making All Public Higher Education Free.” *Why Public Higher Education*

*Should Be Free: How to Decrease Cost and Increase Quality at American Universities*. Rutgers University Press, New Brunswick, 2013, pp. 115–129. JSTOR, www.jstor.org/stable/j.ctt5hjc0w.12. Accessed 14 Oct. 2020.

In the ninth chapter of his book advocating for free public higher education, Samuels argues that the current financial aid systems help the wealthy instead of the poor. He contends that providing free tuition would be a more efficient use of tax dollars than most education assistance programs. This source provides a radical solution for the student debt crisis while also providing a commentary on the failings of the current system. Unfortunately in making the argument for free tuition, it bases its calculations on current enrollment, not accounting for any increases due to reduced tuition cost. Overall, Samuels makes a solid point on why the current financial aid system is flawed.

Shin, Jung Cheol, and Sande Milton. “Student Response to Tuition Increase by Academic

Majors: Empirical Grounds for a Cost-Related Tuition Policy.” *Higher Education*, vol. 55, no. 6, 2008, pp. 719–734. *JSTOR*, www.jstor.org/stable/29735217. Accessed 14 Oct. 2020.

Shin and Milton’s article argues that different tuition fees should be charged for different majors. In other words, the tuition a student pays is determined by college expenditures, that is the cost to the college to offer the major (for example, science labs and field experiences) and future earnings, or the rate of return to the student once s/he graduates with the degree and begins working. Under this plan, majors such as engineering and sciences would cost much more than majoring in social sciences and humanities. Shin and Milton came to this conclusion after conducting a study based on both surveys and enrollment statistics. They found that those in a major with higher profitable job prospects are more flexible to the cost of their tuition. Although I don’t agree that this will help solve the student debt crisis, the article explores an alternative to the current tuition system.