

# Congress OKs bill aimed at toppling college obstacles

## Lawmakers try to ease tuition burden

By Mary Beth Marklein

A wide-ranging higher education bill designed to protect college students from aggressive lenders and rein in soaring tuitions won congressional approval Thursday.

The passage marks the first time in a decade that Congress has reauthorized the main federal law overseeing higher education and the third time in less than a year that it passed legislation to make college more affordable.

In October, Congress provided the single largest increase in federal student aid in decades. In June, it boosted college benefits for veterans by passing a \$60 billion expansion of the GI Bill.

On Thursday, lawmakers stopped short of imposing price controls, which they have threatened in past years.

"Today's students face daunting obstacles on the path to college, from skyrocketing tuition prices to predatory student lending tactics," said Rep. George Miller, D-Calif., chairman of a House education committee. He said the bill would "address these challenges and create a higher education system that is ... fairer and easier to navigate."

The House passed the measure 380-49; the Senate approved it 83-8. President Bush is likely to sign the bill, which would:

- ▶ Ban lenders from offering gifts to college officials as a condition of making student loans and require colleges to adopt a code of conduct regarding student loans.

- ▶ Require the Education Department to publish a list showing which schools have increased their tuition fastest.

Colleges with the largest percentage increases over three years would be required to explain to federal officials why their costs had risen and what steps they would take to hold them down.



- ▶ Allow low-income students to get Pell Grants year-round.

Molly Corbett Broad, president of the American Council on Education, the primary higher education lobbying group, said she applauds the emphasis on affordability but an "extraordinary number" of federal reporting requirements could defeat the purpose of the bill.

The bill would require colleges to submit data annually on textbooks, tuition, fees and other things. Doing so would "be time-consuming and inevitably will increase administrative and personnel costs on campus," she warned.

Student advocacy groups welcomed the bill.

"Congress has the opportunity and the responsibility to increase college affordability," said Gabriel Pendas, president of the U.S. Student Association, a non-profit group based in Washington.

"The bill gives students more power as consumers," said Nicole Allen of the Student Public Interest Research Groups, a non-profit that has pushed for textbook changes.

- ▶ Phase in a streamlined version of the seven-page Free Application for Federal Student Aid over five years and create an even simpler version for low-income families.

- ▶ Require textbook publishers to disclose pricing to faculty and sell supplemental materials separately. The bill would also ask colleges to give students advance information on prices.

**Objectives**

- ▶ Read the article “Congress OKs bill aimed at toppling college obstacles.”
- ▶ Evaluate the financial costs of the student’s desired type of higher education.
- ▶ Read about and identify the types of college financing available.

**Preparation**

Each student will need:

- ▶ A copy of the article “Congress OKs bill aimed at toppling college obstacles.”
- ▶ A copy of the lesson.
- ▶ Access to the Internet or copies of the two websites listed in the activity below.

**1. Read the article and answer discussion questions.** (20 minutes)

- ▶ What was the two-fold purpose of this higher education bill?

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- ▶ In what three ways has Congress tried to make college more affordable since October 2007?

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- ▶ Why do you think college is getting more expensive?

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- ▶ Is higher education, schooling after high school, an option every American has?

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- ▶ What do you think could or should be done to make college more affordable?

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- ▶ Do you plan on going to a vocational school, college or university after high school? Why or why not?

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**2. College: How much will it cost?** (20 minutes)

College tuition goes up each year. How much will you pay? Are you planning on attending a vocational school, community college, state school or private college? Each of these has a different price tag attached. Let's take a look.

1. Name one school in your state that you are interested in attending after high school:	
2. Circle one: Is it a public school? A private college? A two-year institution? Other?	
3. Go to the Digest of Education Statistics webpage at the following link: <a href="http://nces.ed.gov/programs/digest/d07/tables/dt07_321.asp">http://nces.ed.gov/programs/digest/d07/tables/dt07_321.asp</a> .	
4. For the 2006-2007 school year, what was the tuition for the type of school you chose?	
5. For 2006-2007, what was the cost of a room (sleeping/living quarters)?**	
6. For 2006-2007, what was the cost of board (food)? (For first year students, many schools require you to purchase the food plan.) **	
7. What is the total of lines 4, 5 and 6?	
8. How many years do you plan on attending this school?	
9. Multiply lines 7 and 8 to estimate what your costs will be to complete your certificate or degree program.	

\*\* Note: if you plan on attending a two-year school, you will most likely not have on-campus housing so room and board fees will not be listed.

### 3. College: How will you pay for it? (10 minutes)

Does the grand sum look overwhelming? Don't be discouraged! There is more than one trillion dollars available to help pay for schooling after high school.

The government has a department called Federal Student Aid. Their website has some great information on what help the government has for free money (called grants) and loans to help pay for school. Check out their website at <https://studentaid.ed.gov/PORTALSWebApp/students/english/paying.jsp> and answer the following questions:

- ▶ What are the two basic types of financial aid?

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- ▶ Where can that financial aid come from?

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- ▶ What does FAFSA stand for?

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- ▶ When should you apply for FAFSA?

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- ▶ What does FAFSA do for you?

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- ▶ What does a scholarship do for you?

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### 4. Debrief and apply. (5 minutes)

You don't have to be the smartest or most athletic student to access grants, school loans or scholarships. But you do have to apply! Three places to start your search are:

- ▶ Your high school's counseling or guidance office. They have a lot of resources for you, including paper versions of the FAFSA and local scholarship applications.
- ▶ The Internet. One website that lists more than 40 free scholarship searches is [http://www.college-scholarships.com/free\\_scholarship\\_searches.htm](http://www.college-scholarships.com/free_scholarship_searches.htm). However, to access the information on these sites, you do have to create an account with personal information, which may include your Social Security number. Make sure your parents are okay with this before you log in. You can also apply for FAFSA online at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov); you will need to create an account with personal information here as well, but filing and receiving information is much faster than applying on paper and mailing the application in.
- ▶ United States Armed Forces. Many branches of our military offer signing bonuses and grant access to the G.I. Bill, which can help pay college tuition, room and board and book costs.