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College Costs: How to cope with rising education costs

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SENTINEL STAFF WRITER

WATSONVILLE — You could buy a new Prius or pay for one year at UC Santa Barbara. The sticker price for a year at UCSB is \$21,100.

Oscar Flores, the son of a custodian and a child-care center supervisor, is heading off to Santa Barbara for his freshman year. A Watsonville High School graduate, he was accepted by a private college that is more expensive than the UC campus, and he picked UC for economic reasons.

"I will only have to pay \$10,000 in loans per school year at UCSB compared to \$30,000 per year at University of San Diego," he explained.

Higher education analysts worry that the rising costs of a college degree will discourage others from pursuing higher education, not just in California but nationwide.

As students return to the classroom, the Indianapolis-based Lumina Foundation for Education is opening a national dialogue to discuss solutions. The foundation has issued a report offering 33 potential strategies.

Flores, who juggled high school classes with a job training parents how to use computers, has three recommendations:

- Talk to your parents and warn them that loans will be needed.
- Work during the summer and save up for college.
- Put effort into high school courses and extracurricular activities to improve your chances for scholarships.

That's what paid off for Flores, one of 10 high school graduates in the nation selected for the Hitachi Yoshiyama award for exemplary community service. He'll receive \$5,000.

Since 1980, tuition and fees have climbed 175 percent, according to the College Board. Median income for families with college-age children haven't kept pace.

Families are borrowing more to pay for college. For students who had federally subsidized loans when they earned a four-year degree in 2000, the average debt was \$19,300.

Two years ago, a committee that advises Congress predicted that 4.4 million low-income students qualified for a four-year college would not be able to enroll, due to rising costs, by the year 2010.

"That is a waste of human potential that this nation simply can't afford," said Martha Lamkin, Lumina's CEO. "We must work — and work together — to encourage qualified students by making college affordable."

Federal officials have proposed penalizing colleges that don't graduate students within six years, but the American Federation of Teachers, which represents many faculty, including lecturers at UC Santa Cruz,

recommends a different solution.

"We should be rewarding those students who persevere, who stick with college for years, often while working a full-time job or caring for a family," said William Scheurerman, president of the faculty union at the State University of New York.

A surprising 40 percent of college students attend part time and 57 percent are over age 21, according to federal statistics.

California lawmakers called for an accountability program for higher education in 1991, but little progress has been made, partly because due to lack of funding. Over the next year, the California Postsecondary Education Commission plans to research what other states do and report to the governor and the Legislature.

Because the problem is complex, the foundation is asking experts in education and government, private and public sector, to submit papers proposing solutions.

Papers must be double-spaced and not exceed 25 pages. The deadline for submission is Nov. 30. The foundation will select some of the papers for publication, posting on the Web and presentation at regional and national meetings.

"Rising college costs cannot be reversed by a single act or a few days," said Robert Dickeson, a former university president now affiliated with Lumina. "The problem took years to unfold and operates at the confluence of multiple forces that will take time, energy and will to untangle."

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Finance 101 for Oscar Flores

The sticker price for a year at UC Santa Barbara is \$21,100 but the Watsonville High grad and his family will actually pay \$10,700. The governor's scholarship was a result of Oscar's performance on state testing. Oscar plans to save the other scholarships that he won since this financial aid package was awarded for expenses after his freshman year.

Cal Grant \$5,600

Government loan \$5,600

UCSC grant \$3,800

Parents \$3,600

Student \$1,500

Gov. scholarship \$1,000

Total \$21,100



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