The Higher Education Monster

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Abstract

Societal pressures to pursue a college degree makes it increasingly harder to attend college due to the rising cost of education. According to Gurevich (2018), the current “college debt is reaching $1.8 trillion,” and students continue to face this predicament (p. 1). A major contribution to the rising cost of education is due to the legislative split on the views regarding how best to solve this issue (Greenblatt, 2018, p. 4). Although most of the control lies on those in government, blame is also placed on the financial and personal decisions made by students because of the lack of financial knowledge and insight on the outcomes prior, during, and after attending college. In addition, many campuses advertise their outstanding services such as advising and career services; however, upon reflection on a personal event, the excellent accolades could turn into false advertising, meaning unintentional misleading information gets provided to students. This incorrect information in turn frustrates students and places them in a financial deficit. Due to these issues, students should be empowered to know that they have a right to question whether universities are utilizing their funds in the manner that benefits their primary consumer, the student, the best. Not only does the issue of the rising cost of education exist nationwide, but it also exists on campus at Indiana University. The purpose of the research analyzed throughout this paper is to help empower college students to advocate for themselves and for generations to come.
The Higher Education Monster

According to Gurevich (2018), author of *Will Repayment Rules Grow Stricter?*, “college debt is reaching $1.5 trillion and…critics say the [Trump] administration’s few recommendations have favored debt collectors over borrowers” (p. 1). In essence, loan companies take advantage of students and acknowledge the high demand that there is to pursue a college education. Consequently, students face the societal pressures has made it almost a requirement to obtain a college education. Therefore, I question how current Indiana University (IU) students are facing the rising cost of education and what actions are currently being taken by the university and government to help resolve this issue? I argue that students— similar to myself— face the dilemma of societal pressures to succeed and the rising costs of education; furthermore, that this issue is caused by politics and improper monetary funding of the government and universities, and in turn, impacts students mentally and financially.

Literature Review

The rising cost of education is a problem that is thriving faster than solutions being sought out by universities and the government; but, in order to comprehend the entirety of this issue, acknowledging the problem through research is essential. The first analysis to properly understand this issue is by understanding how it currently impacts students. According to Gurevich’s (2018) research debt is rising and will continue to do so if no action is taken by universities or the government (p.1). Currently millions of students are affected by this issue. Ultimately, articles written by Crowley and Munk (2017), GreenBlatt (2018), and Price (2013) explore one common theme: *Who is the blame really on?* On one aspect, GreenBlatt (2018) states that politically divided solutions ultimately impact students; yet, authors Price (2003) and Elgin (1993) debate that college debt is caused by the students' lack of knowledge to finance or
properly make decisions. In addition, financing and stressful experiences in college, according to Crowley and Munk (2017), have a toll on students. Through analysis of this literature, we can further investigate possible solutions and methods that other universities have used such as Purdue University’s Investment Share Allotments (Friedman, 2017), which will be discussed later. Indiana University is a school that should not be excluded from the rising cost of education and should be involved in further investigation on the possible aid it can provide students.

**Methodology**

SHOWED is a six-acronym phrase that can be used to convey a message through analysis of a photograph to visually document community needs (Liebenberg, 2018). The process of capturing the photographs was simple. With the use of my cellphone, I found myself carefully analyzing various moments and captured photos sporadically on campus: keeping five photographs in total. My final SHOWED image was chosen based on the discussions in class and through the overarching theme I felt the image represented. The feedback that was given was to choose the photo that would best depict the message, and for this reason I choose the image in Appendix A. This image embodies many students’— as well as my own — educational goal: complete college with the best possible experiences and outcomes that will ultimately lead to a well-paid career. This visual process helps explain that Indiana University faces the rising cost of education and its students will continue to face this problem if no action is taken.

**The Basis of the Issue: Solving the Problem**

Debate between the two partisan parties has led to dispute on the best method to combat the cost of higher education. Forty-four million Americans would not face student loans if the average cost of education was significantly lower than “$21,400 at a state university… and $48,380 at private colleges” (Greenblatt, 2018, p. 4). This demonstrates that even with the option
of attending a private and public school, choices are low cost education is limited when planning to pursue a higher education. Consequently, this debate is primarily traced backed to politics. According to Greenblatt (2018), politicians voice different approaches to solving this issue. The author explains that, “Democrats overwhelmingly worry about tuition costs, while more than three-quarters of Republicans...complain that students are not receiving necessary workplace skills” (Greenblatt, 2018, p. 4). While it is hard to be certain of the correct approach, politics does have a large impact on students. For example, Greenblatt (2018) describes the event in which Republican Kentucky Governor Matt Bevin cut state funding for higher education because he believed that this would push universities to shift their priorities. He believed that reducing the number of useless majors offered, would persuade students to focus more on the majors that eventually lead to the workforce. This politically swayed approach could cause students to denounce the schools for not providing the opportunity for students to freely choose a course of study if colleges removed certain majors. In this case, the focus of the issue is placed on the school to act rather than the government to make greater efforts to pass legislation.

**Investigating the Issue at Indiana University**

According to Indiana University's website, the Bloomington campus offers five-hundred fifty academic programs and two-hundred undergraduate majors (Indiana University Bloomington, 2018). If Indiana University took Governor Belvin’s point of view, the university could be at risk of losing its long list of majors offered on campus. Despite this, Indiana University offers over hundreds of workshops yearly and states that, “we [Indiana University] offer options like area certificates that must be earned in conjunction with a degree” (Indiana University Bloomington, 2018). Greenblatt (2018) argues that academic institutions must, “prepare individuals to fill increasingly complex and lucrative occupations,” and ultimately find
a way to reduce the cost of education (p. 7). To reduce tuition, colleges—including Indiana University—must decide how to distribute funding and how it plans to provide opportunities for students.

**The Overall Depressing Impact on Students**

Despite the obvious effects on students financially, the rising cost of education also affects the health of students. Crowley and Munk (2017), argue that, “Higher education can be a stressful experience for students…. (It) can adversely affect the psychological well-being of students and negatively influence their productivity in school, their work, and personal lives” (Crowley and Munk, 2017, p. 1). Pursuing a college education is not an easy accomplishment for all students and can be one of the many factors that can cause students to drop out of college.

**The Psychological Impact that Affect Students**

Some factors that increases student’s stress are the lack of academic preparation and the lack of discovering what is the proper financing for investing in a higher education. Price (2003), described Erin Sandonato’s, a Florida college student, story on her failure to understand the cost of education. As a HOPE Scholarship recipient her freshman year, she attended Georgia Southern University, but the following year she decided to transfer to University of Central Florida to be closer to her family. Yet, when she transferred, she did not have any funding towards her tuition because her family income status made her ineligible for grants. Erin worked 40 hours a week while studying as a full-time student. The student stated, “Physically and financially, I just couldn’t work 40 hours a week and take a full class load” (Price, 2013, p. 3). Managing her schedule became overwhelming, leading Erin to drop out of college and take on a full-time job to pay the expenses that were made from the governmental aid. A few years later, Erin enrolled in her local community college and finished her public policy undergraduate
degree in six years with $45,000 in debt. She later explained that, “I would have been a lot better off financially if I had stayed in Georgia...I had absolutely no idea the financial obligations that college actually has until I was in the middle of it” (Price, 2013, p. 3).

Erin Sandonato’s story outlines some of the current issues with the cost of education such as lack of financial information, hardship of paying debt, and the exertion of working and attending college. Authors Oreopoulos and Petronijevic (2013) outline that some students can face these issues due to, “financial constraints, which prohibit them from taking advantage of more education...prospective students must give careful consideration to selecting the institution itself, the major to follow, and the eventual occupation to pursue” (p. 5). Students must be fully aware of their decisions because it will eventually have some financial impact on the cost of education.

The Right Decisions

The pressure to pursue the “right” major is one of the many challenges that Indiana University students face. One of the most notable sayings at Indiana University—and as stated on the IU website—is “IU Bloomington is a big campus. And while we know you can’t make a small school feel big, we can help you make a big school feel small” (Schor, 2016). As I passed through the Indiana Memorial Union to find my books for the semester, I found myself standing in front of a stand with over hundreds of informational cards for different college classes (Refer to Appendix B). Students can be overwhelmed when deciding what major to pursue and possibly how to graduate with specific minors or majors. I found myself in this situation when signing up for Spring semester classes. While faculty repeatedly state, “It’s only your freshman year. You have time,” I realized I had to start planning ahead to fulfill my goals. I am currently looking for a minor to pursue, and for guidance I contacted two advisors. Unfortunately, I found myself
receiving two different sets of information. As I contacted one of my advisors, the response to my question was “I don’t know” (Refer to Appendix C). As a student, the response was alarming and I wondered as to who could help me feel reassured that I would graduate within four years and with the least amount of money spent on tuition. According to Elgin (1993), “prospective students may end up in a worse situation if they are provided with the wrong information or not provided with information at all. It is important for students to understand the different opportunities that are available on campus or services that are provided” (p. 2). Due to first-hand experience, I believe it is necessary for Indiana University to create a program where students can easily access information about majors and resources available in departments outside of their major. This is necessary because Indiana University has numerous majors and minors with advisors for each department. An easy way for students to learn how to access these different opportunities and how to avoid making financial mistakes can help reduce stress and possible detrimental decisions.

**University Financial Spending**

The rising cost of education is an issue that concerns the nation, state, and academic institutions—even Indiana University. On IU Thank a Donor day, I passed by a poster that displayed the statistics of how donations are currently being distributed across campus (refer to Appendix D). I stopped to look at the poster and I asked myself, “What are the statistics intending to exhibit good financial spending practices or are we only shown a portion of the truth?” Price (2003) states that, “critics charge that colleges are wasting money on extravagant facilities, overpaid administrators and underworked faculty” (p. 3). Instead of wasting money, the extra income should be transferred towards providing benefits for students. One
recommendation I propose to Indiana University is to further investigate its financial spending as well as the various methods that could help more students financially.

A Closer Look into Other Universities

Indiana University can also combat the high cost of education by providing more options to reduce the cost of education. As an example, Purdue University is currently researching the effect of Income Share Agreements (ISA). ISA is a program in which students can sign work contracts with companies so that their college tuition is paid for. It binds students to agree to work for a company for a certain time period after graduation (Friedman, 2017). Friedman (2017) states that, “the university [Purdue] distributed just over $2 million to about 160 juniors and seniors in seventy-nine majors.” This evidence demonstrates effectiveness because it saves students from college debt, unemployment upon graduation, and is offered to students with various majors. This method of combating the rising cost of education is a proper way a university—including IU—can help students become more informed on reducing college debt.

Conclusion: The Overarching Theme

In essence, the rising cost of education is a national issue and one that even concerns Indiana University. The cost of education is accepted as a problem between political parties, but discovering the correct approach to solving this issue is slowing down the process of finding a beneficial solution for students. Furthermore, students lack the knowledge on making the correct financial decisions to properly finance their education. The main focus for a student should be on achieving the completion of their degree and the priority for the government and universities must be to facilitate this objective. The recommendations stated previously must be taken into consideration to aid in solving the issue of the cost of education. Indiana University should not
be excluded from finding a solution to the rising cost of education and must make it a priority to help students find the best method to finance their education.
Reflections

This photovoice project has contributed to enhancing my understanding on the topic of the cost of education. The only knowledge I had prior to this analysis was that it was a current issue that was being discussed among policy makers. I never fully understood how their decisions, or the decisions made by students themselves impacted the effect of the cost of education on students. This project also made me realize that by simply walking around campus, a student can easily be blindsided by social issues. Being assigned to take pictures was a burden at first, but as I began to take photographs, I was more inclined to capture moments that depicted other social issues.

My experience with my advisor is one that brought a great concern as to how misleading information can lead a student to make incorrect decisions, and in my case, the situation could have caused me to eventually take on an extra semester. Learning about this topic has opened my eyes to making more educated financial decisions so that at the end of my time at Indiana University, I can graduate with little to no debt. I feel that this project and course can aid students in becoming more aware and more inclined to advocate for issues on campus.

My suggestion for this assignment in the following years is to change the order of assignments; I recommend a research paper to be completed first and then SHOWED due before the Neal Marshall presentation. This would ensure that students are fully knowledgeable about the topic. I would also suggest increasing the number of pages a student can write on his or her chosen topic. I believe that this can help students further investigate their topic and be more empowered to make a change.
References


Schor, Alyssa (2016). Four Reasons I Chose IU. We are IU. Retrieved from https://weareiu.com/blog/alyssaschor/four-reasons-i-chose-iu
Appendix

Appendix A:

Appendix B:
Appendix C:

Appendix D: