



**RADICAL CHANGE**

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# Radical Reform Or Incremental Change Student Loan Policy Alternatives For The

**Michael B. Paulsen, John C. Smart**



## **Radical Reform Or Incremental Change Student Loan Policy Alternatives For The:**

**Radical Reform Or Incremental Change?** Lawrence E. Gladieux, 1989 The federal student loan program is examined with focus on how well it will serve the country's needs in the 1990s and beyond A series of papers are presented in two parts Part one Student Loan Policy and Proposals for Change includes the following papers Appearance and Reality in the Guaranteed Student Loan Program M McPherson Neither Grant nor Loan New Ground for Federal Student Aid Policy W Byron HELP A Student Loan Program for the Twenty First Century R Reischauer Improving the Guaranteed Student Loan Program J Cronin and The National Student Loan Bank Adapting an Old Idea for Future Needs A Hauptman Part two Radical Reform or Incremental Change a seminar on student loan policy alternatives is as follows opening remarks by L Gladieux A Conceptual Framework for the Issues M McPherson Establish a Federal Revolving Fund with Income Contingent Repayment W Byron Apply the Social Insurance Concept to Student Loans R Reischauer Comments R Atwell E Fox R Hartman Maintain and Improve the Guaranteed Student Loan Program J Cronin Incorporate a National Student Loan Bank into the Current System A Hauptman Comments B Bosworth T Hartle D Longanecker Student Loans in the Framework of Higher Education Finance B Johnstone The Outlook for Change D Breneman and Summary of the Issues M McPherson SM Radical Reform Or Incremental Change? Lawrence E. Gladieux, 1989 **Removing College Price Barriers** Michael Mumper, 1996-01-01 Presents the political economic and demographic factors that interact to produce and perpetuate increasing college price barriers **Resources in Education**, 1990 *Redesigning the Financial Aid System* Robert B. Archibald, 2003-05-22 As the cost of higher education continues to rise students and their families find it increasingly difficult to navigate the financial aid maze In *Redesigning the Financial Aid System* economist Robert Archibald examines the history of the system and its current flaws and he makes a radical proposal for changing the structure of the system Archibald argues that one of the problems with the current model in which universities are responsible for the majority of grants while the federal government provides student loans is that a student cannot know the final price of attending a given institution until after he or she has applied been accepted and received a financial aid offer As a result students remain largely uninformed about the cost of their college educations until very late in the decision making process and so have difficulty making a timely choice In addition financial aid information is kept private creating confusion over the price of a college education and the role of financial aid Under Archibald's proposed reforms the federal government would assess a student's financial need and provide need based grants while institutions would be responsible for guaranteeing student loans Not only would this new system demystify financial aid and allow students to be better informed about the cost of college earlier in the process but it would greatly simplify the application procedure and prevent financial aid allocation from contributing to the problem of rising tuition costs Archibald's clear explanation of the current system its impact strengths and weaknesses as well as his plans for reform will be of interest to educators administrators students and parents The Price of Admission Thomas J.

Kane,2010-12-01 Over the past fifteen years a college education has become increasingly valuable in the labor market As a result the stakes have been raised in the debate over college admissions and student financial aid With the gap in college enrollment widening by family income the time has come to examine the strengths and weaknesses of the American system for financing higher education and to rethink its structure from the ground up This book begins with an overview of the many indirect ways in which Americans pay for college as taxpayers students and parents and describes the sometimes perverse ways in which state and federal financial aid policies interact Thomas J Kane evaluates alternative explanations for the rise in public and private college costs weighing the role of federal financial aid policy higher input costs and competitive pressures on individual colleges He analyzes how far we have come in ensuring access to all Evidence suggests that large differences in college enrollment remain between high and low income students even those with similar test scores and attending the same high schools Kane promotes a package of reforms intended to squeeze more social bang from the many public bucks devoted to higher education For example he advocates front loading the Pell grant program limiting eligibility to those in their first two years of college and providing a larger share of federal subsidies by assessing student resources after college rather than evaluating a single year of parents income and assets before college Copublished with the Russell Sage Foundation     **The Neoliberal Agenda and the Student Debt Crisis in U.S. Higher Education** Nicholas Hartlep,Lucille Eckrich,Brandon Hensley,2017-05-18 Capturing the voices of Americans living with student debt in the United States this collection critiques the neoliberal interest driven debt based system of U S higher education and offers alternatives to neoliberal capitalism and the corporatized university Grounded in an understanding of the historical and political economic context this book offers auto ethnographic experiences of living in debt and analyzes alternatives to the current system Chapter authors address real questions such as Do collegians overestimate the economic value of going to college and How does the monetary system that student loans are part of operate Pinpointing how developments in the political economy are accountable for students university experiences this book provides an authoritative contribution to research in the fields of educational foundations and higher education policy and finance     **The Finance of Higher Education** Michael B. Paulsen,John C. Smart,2001 A wide ranging examination of the governmental and institutional policies and practices and essential theories and areas of research that in combination establish the foundation explore and extend the boundaries and expand the base of knowledge in the field of higher education finance Education     *Public Funding of Higher Education* Edward P. St. John,Michael D. Parsons,2005-09-23 Much of the twentieth century saw broad political support for public funding of American higher education Liberals supported public investment because it encouraged social equity conservatives because it promoted economic development Recently however the politics of higher education have become more contentious Conservatives advocate deep cuts in public financing liberals want to expand enrollment and increase diversity Some public universities have embraced privatization while federal aid for students increasingly emphasizes middle class affordability over universal

access In Public Funding of Higher Education scholars and practitioners address the complexities of this new climate and its impact on policy and political advocacy at the federal state and institutional levels Rethinking traditional rationales for public financing contributors to this volume offer alternatives for policymakers administrators faculty students and researchers struggling with this difficult practical dynamic Contributors M Christopher Brown II Pennsylvania State University Jason L Butler University of Illinois Choong Geun Ching Indiana University Clifton F Conrad University of Wisconsin Madison Saran Donahoo University of Illinois James Farmer JA SIG uPortal James C Hearn Vanderbilt University Janet M Holdsworth University of Minnesota Don Hossler Indiana University John R Thelin University of Kentucky Mary Louise Trammell University of Arizona David J Weerts University of Wisconsin Madison William Zumeta University of Washington Hearings on the Issue of National Service ,1989 *The New Progressive Dilemma* D. O'Reilly,2007-04-12 The New Progressive Dilemma documents the international diffusion ideological meaning and long term political implications of the ideas that informed the late twentieth century revolution in thinking inside the British Labour Party a revolution that had important antecedents in Australia *Improving Access to Preschool and Postsecondary Education* United States. Congress. Joint Economic Committee. Subcommittee on Education and Health,1989 **Student Loans in Higher Education** Maureen Woodhall,1991 Routledge Library Editions: Education Mini-Set G Higher & Adult Education 11 vol set Various,2021-07-14 Mini set G Higher and Adult Education re issues 11 volumes originally published between 1974 and 1992 They discuss and analyze adult education from both theoretical and practical standpoints and look at the challenges facing adult education during the 1970s and 80s as well as examining the history of higher adult education in the UK The mini set includes one volume which although previously available with another publisher and out of print for some years is now available for the first time from Routledge **International Higher Education Volume 1** Philip G. Altbach,2011 This encyclopedia is the result of a highly selective enterprise that provides a careful selection of key topics in essays written by top scholars in their fields Comprehensive and in depth coverage of a limited number of countries regions and themes is provided The essays not only feature statistical and factual information but significant interpretation of those facts and figures The chapters on themes and topics are both analytic and interpretative and deal with the most important topics relevant to higher education everywhere More than a compendium of facts and figures the encyclopedia **Financing Postsecondary Education** ,1996 This conference proceedings provides a summary of a conference on the federal role in the financing of postsecondary education along with nine papers commissioned for the conference The papers include 1 The Federal Role in Financing Higher Education An Economic Perspective Sandy Baum 2 Rethinking the Allocation of Pell Grants David W Breneman and Fred J Galloway 3 Implications of Demographic Trends in Higher Education on Student Financial Aid Over the Next Ten Years Mary J Frase 4 Federal Student Aid Policy A History and an Assessment Lawrence E Gladieux 5 Cut the Cloth to Fit the Student Tailoring the Federal Role in Postsecondary Education and Training Arthur M Hauptman 6

Starting Points Fundamental Assumptions Underlying the Principles and Policies of Federal Financial Aid to Students Bruce D Johnstone 7 Accountability in Postsecondary Education Charles E M Kolb 8 Goals for Federal State Policy in the 21st Century Affordability Mobility and Learning Productivity James R Mingle and 9 Pursuing Broader Participation and Greater Benefit from Federal College Student Financial Aid Michael T Nettles and Others A list of conference participants is included MDM

*Student Loans in China* Baoyan Cheng, 2011-03-24 In 1989 China started charging tuition on a very small scale at a number of universities as a result of the global trend of cost recovery policies thus ending the free higher education era in China It was not until 1997 that all higher education institutions in China started charging tuition and fees Both the expansion of higher education and the wide gap between income and tuition and fees have created an increasingly high proportion of students who are academically qualified but cannot afford to go to college To address the problem of the increasing number of financially needy students in 1999 China launched the pilot Government subsidized Student Loan Program GSSLP in eight cities This program was extended to full time students at all of the 1 942 public higher education institutions in 2000 and has been undergoing revisions ever since including major ones in 2004 and 2007 As of 2009 the number of financially needy students in China reached 5 27 million accounting for 23 06 percent of the total enrollment of 22 85 million at higher education institutions in China Behind those statistics are young people who suffer in many ways This book provides multiple perspectives namely global comparative empirical practical and philosophical ones on the GSSLP the largest financial aid program in current China It not only provides information on financial aid policies especially the GSSLP in China but also offers a comparative perspective by examining student loan programs in the United States and Australia which are more mature and better developed Using original dataset the empirical and practical perspectives examine the effect of the GSSLP on students behavior and look into the different aspects of the GSSLP including students perceptions of and attitudes toward the program as well as its implementation In addition to these technical aspects of the GSSLP this book also examines the larger concepts of equality and social justice from a philosophical perspective and argues

**The Journal of Student Financial Aid** ,1994

*The Changing Face of Fiscal Federalism* Thomas R. Swartz, John E. Peck, 2020-12-17 A remarkable change has occurred in how we finance the public enterprise yet this change has gone largely unnoticed by the general public Policy makers in the federal state and local levels of government have had to respond to this change The causes of the change future policy directions and the eventual impact on society of this change is the subject of this book Six of the nation s most influential economists political scientists and sociologists have been asked to comment and their views can be found here

**Power and Politics** Michael D. Parsons, 1997-09-25 Provides the most intimate view of federal higher education policymaking since Congress and the Colleges Reveals that despite the lack of power as measured by conventional standards higher education associations have succeeded in convincing Congress to dramatically expand the scope of federal student aid programs under the 1992 Higher Education Act

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