

Name

Professor

Subject

Date

Learning Network. "Should College Be Free?" *The New York Times*, 2019,

www.nytimes.com/2019/09/20/learning/should-college-be-free.html.

This newspaper article examines whether all states should make college free for their students. The article begins by analyzing the cost of attending public and private colleges using various statistics. The current average cost associated with tuition, as well as fees to study at a particular in-state public college, range to over 10,000 dollars per year, a 200% increase since the year 1988 when the cost was 3,190 dollars per year. On the other hand, attending private college now cost over 36,000 dollars per year, with some other ranked colleges exceeding 50,000 dollars per year. The statistics offer credibility to the article. According to the article, New Mexico has planned to make tuition free for all colleges regardless of the particular family income. The article outlines the arguments made by supporters and opposers regarding the government making colleges free, which removes any bias.

U.S. Department of Education. "College Affordability and Completion: Ensuring a

Pathway to Opportunity." *U.S. Department of Education*, www.ed.gov/college.

Accessed 8 Nov. 2019.

This article explores the affordability of college to students in America. The article begins by highlighting the advantages of college education using statistics. College graduates are typically paid 66% more than people having a high school diploma only and are unlikely to be unemployed. Moreover, college graduates end up earning about 1 million dollars more than a

person without postsecondary education throughout their lifetime. Further, the article provides statistics that depict the expensiveness associated with colleges. The period between 1992 and the year 2012 has seen the amount of student debt for students with a bachelors degree double to approximately 27,000 dollars. Due to colleges being expensive, the article explains that one in ten individuals from low-income families gets a college education. By providing the statistics, the article offers itself with credibility and reliability to the reader. The statistics and points made in the article are useful to support the argument that the government should make colleges free for students.

Gale, William, et al. "Student Loans Rising An Overview of Causes, Consequences, and Policy Options." *Urban Institute | Social and Economic Policy Research*, 2014, www.urban.org/sites/default/files/publication/22591/413123-Student-Loans-Rising.PDF.

This article examines the increase in loans among the students. Specifically, the authors discuss the current trends of student debts, the economic impact associated with student debts, as well as the possible policies which can help reduce the debts. The authors highlight that as of the year 2013, the overall student loan debt balances in America was amounting to approximately 1.2 trillion dollars, an amount which is more than Americas household debt excluding mortgages. One of the major factors mentioned in the article that has attributed to the rise in student debt is an increase in cost in colleges. Gale et al. elucidate that from the year 2002-2012, college costs have inflated by 41% in four-year public institutions and 9% in four-year private institutions. Consequently, student loan debts have had an adverse economic impact on students. The article helps to address the topic that the government should make colleges free to help alleviate the debt problem for the students.

Landrum, Sarah. "The Impact of Student Loan Debt on Millennial Happiness." *Forbes*, 20 Oct. 2017, <https://www.forbes.com/sites/sarahlandrum/2017/10/20/the-impact-of-student-loan-debt-on-millennial-happiness/#64aef8247125>

This article addresses the adverse effects loan debts have on the millennial students. A major effect identified in the article is in regards to the millennials mental health. Landrum begins by first describing the student debt scenario in America. The average household in America owes a student debt of approximately 49,000 dollars. On the other hand, graduates who are in their twenties use more than approximately 350 dollars per month to pay their loan payments, as well as interest. Consequently, the author believes that student debt has hurt students mental health by increasing them with worry and anxiety. The article is reliable since it is published by a reliable business magazine known as Forbes. The information in the article helps to inform about the topic whereby the government should take the initiative to make colleges free to reduce the effects the loan debts have on students mental health.

Akers, Beth, and Matthew M. Chingos. *Game of loans: The rhetoric and reality of student debt*. Vol. 101. Princeton University Press, 2018.

The book addresses the reality associated with student loans in America. Akers and Chingos contend that borrowing of loans among the students has skyrocketed in an attempt to cover their higher-education expenses. Consequently, the growing debts have raised numerous concerns regarding the impact the burdens have on students later life, such as their decrease entrepreneurship, as well as their delay in childbearing and marriage. Moreover, the authors elucidate that the loan debts affect the economy negatively since the majority of the money that the graduates get after being employed is to pay for their loan debts. Various peer-reviewed sources are cited in the book, making it more credible and reliable. The book helps to inform the

topic regarding the government making colleges free. Importantly, the book supports the notion for the government to make colleges free to reduce student loan debts that affect their lives and economy adversely later in life.