

► Community colleges

DISAGREE ON FREE

College sans tuition could halt student debt.

BY KEVIN MAURER

The average N.C. community-college student is **27**

In the 2014-15 school year, **735,000** students attended classes at North Carolina's 58 campuses.

As student loans balloon to the tune of \$1.3 trillion, so has talk of tuition-free college. Hillary Clinton wants to make public four-year institutions free for most Americans.

But several states and cities are looking to community colleges for the solution to student debt. Nearly half of all students who completed a degree at a four-year school in 2014 had enrolled in a two-year institution at some point in the previous 10 years. In 2015, North Carolina attempted to join Tennessee, Oregon and Minnesota in launching a tuition-free community-college program, but a bill failed to make it out of committee. N.C. Rep. Jeffrey Elmore plans to bring back the measure next year. His "last dollar" grant for high school grads with a GPA of 3.5 or higher is similar to Tennessee's Promise Program. President Obama has proposed a "first dollar" program that would allow students to receive full financial aid and promise grants.

Tuition and fees are capped at **\$1,299** per semester at N.C. schools.

Colleges also can charge for parking, tools, uniforms and other local fees. North Carolina ranks as the third least expensive in the nation for average tuition and fees after California and New Mexico. Vermont has the highest costs.



While community-college tuition is relatively low, it's about 20% of what the average student spends annually on food, housing, books, supplies, transportation and other expenses.

The national average is **\$16,833**



59% of national community-college grads leave a two-year program debt free.

But those who do leave with debt are more likely to default on their loans than their counterparts at four-year public schools — **19.1% compared with 7.6%.**

PROs N.C. Rep. Jeffrey Elmore

- **Relieve enrollment pressures on four-year universities.**
- **Save money.** The average state subsidy for a community college student is \$4,401 per year. The average state subsidy for a UNC System student is \$13,419.
- **Dial down escalating student debt.** "Student debt, in my view, for this millennial generation is a massive burden on them," says Elmore, a Republican who is an elementary school art teacher in Wilkes County. "With the economy in the growing stages, it is hard for these young folks to establish themselves."

CONs John William Pope Center for Higher Education Policy

- **Worsen already low completion rates.** "The removal of all personal financial risk from attempting college does not incentivize students to complete their degrees," says Stephanie Keaveney, a policy associate at the Pope Center.
- **"Last dollar" grants disproportionately benefit wealthier students already likely to enroll and succeed.**
- **Cost money.** "A first dollar program would have negative consequences for state budgets because altering the cost of attendance would lower each student's ability to receive the maximum [Pell Grant] amount, meaning state funds would need to cover more of every eligible student's tuition."

4.1 years is the average time for an N.C. student to complete a degree.

Though statistics do not weed out students who finish degrees at other institutions, experts agree that national completion rates have stagnated. Two views:

About 20% of first-time, full-time students who started at community colleges in 2010 earned a certificate or associate degree from the same institution within 150% of the normal time. "Normal" is three years for an associate degree but could be a shorter amount of time for certificates.

Source: Integrated Postsecondary Education Data System

A survey that tracked 16,500 students for six years from the first time they enrolled in 2003 found that 34% earned a certificate, associate degree or bachelor's.

Source: Beginning Postsecondary Students

Sources: John William Pope Center; The College Board; Council of Economic Advisers; National Student Clearinghouse