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Top US official says cooperation needed to make college affordable

By **Matt Rocheleau** | GLOBE CORRESPONDENT OCTOBER 04, 2012

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The push to make higher education more affordable will require a collective effort from federal and state governments, colleges, and students and their families, a top US education official said Wednesday.

“We see it as a shared partnership,” Undersecretary of Education Martha Kanter told students, faculty, and state higher education leaders during a town hall forum at the University of Massachusetts Boston.

Kanter outlined steps taken by the Obama administration, including ending federal student loan subsidies for banks; offering more grants, tax credits, income-based repayment and loan forgiveness; trying to simplify the application process; keeping student loan interest rates from doubling; and providing more transparency and education about college costs.

“We hope to continue this work no matter what party is in office,” said Kanter, a Cambridge native.

“We have a long road ahead of us. None of us are sitting still,” she added.

She said in a subsequent interview that the current state of college affordability is “not acceptable” — a sentiment echoed by some students at UMass Boston, where tuition and fees for in-state students can add up to nearly \$16,000 per year.

“I have a lot of loans,” Danielle Paez, a 21-year-old UMass student said after the forum. “I’m really concerned.”

Paez said she is on pace to receive her undergraduate psychology degree this academic year.

Once she does, even after receiving the in-state university tuition rate and some scholarship money, she will have to start paying down an expected \$32,000 in student loans.

That includes \$12,000 in loans from her time at Boston University, where she studied management before she had to drop out because she could not afford it.

To help save up, Paez said she is taking on a heavy course load at UMass while also working 40 hours per week at four part-time jobs. To juggle her busy schedule, she said she had to buy a car.

“To have to pay off a car and loans at the same time, it’s scary,” she said.

College seniors who graduated with student loans in 2010 owed an average of \$25,250, according to a report last fall by the nonprofit Project on Student Debt.

That same year, a record number of US households — nearly one in five — had college debt, the Pew Research Center reported in analysis released last month.

The report also found that the biggest burden of college debt falls on the young and poor.

But Mary St. Jean, who attended Wednesday’s forum, has seen the rising cost of higher education also affect older students, including those over 60.

Now retired, she used to work for the gerontology studies department at UMass Boston, where she also earned undergraduate and master’s degrees.

“We had a lot of older students who weren’t able to pay, and I saw a lot of students struggling to pay,” she

said.

Kanter said in the interview that Massachusetts needs to better fund its public colleges and universities.

“The state system is great. It’s one of the best in the country, but the investment is really falling off,” she said. “It’s not going to stay in the forefront if the state doesn’t contribute more to public higher education.”

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