

Regional

What the candidates promise for higher ed

With the general elections just one month away it is time to look at what the candidates for president of the United States and their party platforms offer in terms of higher education. Let's start with the Republican party.

Donald Trump has not said much on the issue and his party platform on higher education is confined to one paragraph. "When student loan debt exceeds the nation's credit card debt, we must recognize that our higher education system is on an unsustainable path. The Republican Party supports an education system that provides families with greater transparency and more information so they can make prudent choices about each student's future," he said. "We support exploring alternative methods to the traditional four-year university, because too many college graduates are being left underemployed or unemployed."

This statement is not very different from what other Republicans have been saying in the last few years. What is revealing is the total lack of details, so we have no idea how Trump and his party would solve the problem of college student debt beyond "exploring alternative methods."

Hillary Clinton and the Democratic party platform go into much more detailed plans about higher education. They promise making a "debt-free college a reality." To that end they assure "new investments by the federal government" in partnership with the states to make public higher education accessible to everyone.

The platform promises to make community college free and "strengthening Historically Black Colleges and Universities and Minority-Serving Institutions," while assuring "to take quantifiable, affirmative steps in increasing the percentages of racial and ethnic minority, low-income, and first-generation students they enroll and grad-

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uate" by increasing "state and federal investment in both students and their teachers."

Regarding student debt, Democrats promise to allow refinancing "loans at the lowest rates possible" based on students' ability to pay while cutting interest rates "for future undergraduates because we believe that making college more affordable is more important than the federal government making billions of dollars in profit off those loans."

Democrats also promise to "restore the prior standard in bankruptcy law to allow borrowers with student loans to be able to discharge their debts in bankruptcy as a measure of last resort."

The platform goes into great specificity, mentioning both public and private "Historically Black Colleges and Universities, Predominantly Black Institutions, Hispanic-Serving Institutions, Asian American and Native American Pacific Islander-Serving Institutions, Tribal Colleges and Universities, Alaska Native and Native Hawaiian-Serving Institutions, Native American-Serving Nontribal Institutions, and minority-serving institutions" as targets for reform. "Many of these schools educate disproportionate percentages of growing populations of Americans: students who are racial and ethnic minorities, low-income students, and first-generation students."

Their platform based the need for action in these areas on the fact that within "communities of color and low-in-

come students and families, there is evidence that the nation's HBCUs and Minority Serving Institutions have honed promising models for educating these students to prepare them for high- and critical-need positions while containing costs."

"We will create," the platform continues, "a robust and historic dedicated fund to keep costs down, provide quality education, and ensure dedicated support to improve student outcomes and completion rates." Democrats will restore "year-round Pell funding so that low- and middle-income students from all backgrounds can get the support they need to make progress toward a college degree throughout the year."

Democrats also promise to continue the "Public Service Loan Forgiveness and loan discharge programs begun by the Obama Administration." To that end they say that "the government should offer a moratorium on student loan payments to all federal loan borrowers so they have the time and get the resources they need to consolidate their loans, enroll in income-based repayment programs, and take advantage of opportunities to reduce monthly payments and fees."

They also promise to crack down on predatory for-profit schools by going "after for-profits that engage in deceptive marketing, fraud, and other illegal" practices that take advantage of federal financial aid as "their principal source of revenue – and then exploit students and burden them with debt rather than educating them." They also promise to "strengthen the gainful employment rule to ensure that for-profit schools enable students to complete their degrees and prepare them for practices."

Democrats say that they will "exercise our responsibility in oversight over the Department of Education to

carry out their obligation to close down those for-profit schools that consistently engage in fraudulent and illegal conduct. It is unacceptable that for-profit schools with low graduation rates keep encouraging their students to take out federal loans they will have trouble paying back," and "will also encourage widespread relief and the forgiveness of debt to those students harmed by the practices of fraudulent institutions."

Based on these statements found in the respective published platforms three things are clear: one is that the Democratic platform is much more detailed and to a large extent explains what they will do in order to achieve their goals. The other significant difference between Republicans and Democrats is that the latter will increase spending for higher education, particularly when it comes to minorities and low- and middle-income students as well as graduates who are still burdened by college debt. Finally, the Democrats promise more oversight and regulation, particularly when it comes to for-profit educational institutions, which is in line with what the Obama administration is doing at the present time.

It is also interesting to note that this platform articulate many of the ideas that were being pushed by the Bernie Sanders campaign.

The question is, to what extent are all these promises viable and what do the track records of the candidates on these issues tell us about their intent and capacity to fulfill them? We will answer that next week.

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