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How to Achieve a Successful Education System

November 6th, Election Day is fast approaching and both Democratic and Republican Parties are gunning for our votes. The economic standing of the US is a major issue being debated by both sides. But there are several social issues that impact the large economic picture that should not be ignored. One of the key issues that affect Americans and the economy today is higher education. The costs of higher education on students and their families average about \$12,500 per year at a public 2-year college. If the student decides to further their education past an Associates Degree (which most high paying jobs require at least a Bachelor's Degree), that average cost goes up to about \$17,000 per year at a public 4-year non-doctorate college. So per year, students are paying the price equivalent of a brand new economy vehicle for their education. Those numbers reflect just the public education system, which benefit from government funding and support. If a student wanted to attend a private 4-year institution that usually boasts better quality education in specialized fields such as the Law or Medical Fields, prices jump to anywhere from \$25,000 to \$31,000 per year (U.S. Census Bureau, 0288).

These high costs for higher education add up quickly and heavily. They are a plague to middle and lower class families that struggle paycheck to paycheck just to sustain themselves. The government seems to be worried about other things other than the expense of education, and is not taking care to either regulate these costs or

do more to assist these needy families. The system already put in place by the government needs to either be updated or completely changed because it is not assisting families and it is hampering our economy instead of helping. I propose that we form an educational system similar to the Finish educational system, which focuses on cooperation and equality.

Currently, the U.S. Government has in place Federal Pell Grants and subsidized/unsubsidized student loans to help families endure the severe costs of higher education. The only problem with this is that Federal Pell Grants are difficult to qualify for if a family's income is above \$20,000. Students with family incomes up to \$50,000 may be eligible, but if the students are considered an independent (not living with parents) they will not qualify. That is where Federal subsidized loans come in. If the student does not qualify for Pell Grants or the Grants do not cover all of the costs, the government will lend the student a certain amount of money in the form of subsidized/unsubsidized student loans.

Subsidized loans are loans that accrue no interest while the student remains enrolled in education. Unsubsidized loans are loans that do accrue interest while the student is in school. Either way, these are not a very helpful solution to the problem. Even though the schooling is paid for now, a student will be paying more for that education in the long run because the government will require them to pay interest on this loan when they leave school. The rates for these loans usually vary from 3.5% to 6.8%. This means that a loan of \$100,000 with an interest rate of 4.5% will actually cost \$374,531 if it takes 30 years to pay off. That is the cost of a very nice house nearly anywhere in the U.S.

The small Nordic country of Finland has received praise in recent years due to having some of the highest academic test scores in the world. “The PISA survey... compares 15-year-olds in different countries in reading, math, and science. Finland has ranked at or near the top in all three competencies on every survey since 2000” (Partanen). Finland is within range of the same score ratings of South Korea, Singapore, and China. “Throughout the same period, the PISA performance of the United States has been middling, at best” (Partanen). Finland’s success can be attributed, in part, to the fact that all of their schools are publicly financed and institutions are not allowed to charge tuition. “This means that practically every person in Finland attends public school, whether for pre-K or a Ph.D.” (Partanen).

Decades ago, Finland was badly in need of reform, similar to the U.S. today. Their goal in reforming their educational program was equality, never excellence. “The main driver of Finnish education policy has been the idea that every child should have exactly the same opportunity to learn, regardless of family background, income, or geographic location. Education has been seen first and foremost not as a way to produce star performers, but as an instrument to even out social inequality” (Partanen). Finland differs from the United States only in that they care about different things when it comes to education. Finland wants to provide equal education for every man, woman or child. The United States on the other hand wants to maintain competition and capitalism in the education system. By doing this, the U.S. shows that they believe education should be something that can only be used for financial gain. Also, by keeping it competitive, they show that they believe

competition is the only way to keep the quality of the educational institutions within the standards set.

The United States could learn a lot from looking at the shining example of Finland and many other countries. The U.S. needs to rebuild the education system from the ground up. First the government needs to set aside its fear of a non-capitalist system. Then they need to set high standards for educators to meet. Require nothing less than a master's degree to enter the profession. Emphasize the importance and advantages of these professions and back it up with prestige, decent pay, and trust in the responsibility, so that citizens will desire to hold these jobs. Being a teacher should not be shameful, but a rewarding and proud position to hold.

Secondly the government needs to regulate the costs of schools by making them all public. Schools can still have specializations, like having emphasis in Law or Medical material. They can also still have specific requirements to attend, like a GPA of 3.5 or higher and having high test scores. All these specializations will help emphasize diversity and choice, but the requirement to have a certain amount of money to attend these schools should be out of the question. It limits the availability of these schools to just those that have the money to spend. If schools are limited to the populace, then the economic options are limited to the country as a whole. How is the United States supposed to compete for jobs with the rest of the world if her people are held back from their potential by limited access to income or proper socioeconomic status? Students should have the option to attend whatever institution they desire to attend as long as they pass qualifications based on merit and proven excellence in academics.

The Finnish education system is funded through taxes. Their tax system is progressive, or “In other words, the higher the income, the higher the rate of tax payable. In 2012 the income tax rate (national tax) for an individual is between 6.5%-29.75%” (Worldwide-Tax). Every citizen of Finland is paying their fair share to cover education, health care, public services, etc. The Finnish technically are still paying for their education, but the amount they are required to pay is regulated through taxes based on their income and wealth. This provides a logical and equal system for everyone to be taken care of in a larger perspective.

Settlers first came to America with the hope and dreams that they could create better lives for themselves. They wanted to worship in their way, and they wanted the opportunity to own land. This is the American Dream. A couple centuries after all the land has been allotted and the issues of religious freedom have been, for the most part, discussed and solved, Americans need to find other ways to achieve their American Dream.

Since the citizens of the United States are already paying an arm and a leg to gain a higher education, that money should instead be paid through taxes just like the Finnish do. This way everyone pays their fair share, the funds are equally regulated, and everyone gets to enjoy the same exact benefits. This would truly benefit those families in the United States that are struggling to make ends meet and wish to make a better life for themselves. No longer will students need to have a large trust fund, or spend thousands of dollars on a loan that accrues interest just to make a better life for themselves and their family.

The high costs of high education affect us all, whether we are aware of it or not. The United States needs to reform the educational system or else they are going to have far worse problems with the economy than they would like. They need to be willing to take risks and allow the system to be one of equity instead of monetary gain. They need to be proactive in taking care of America's citizens, or else the future of our Nation will fall behind the Nations of the world. Education equals a brighter future for everyone and their families, and should be a right instead of a privilege. Only by evening out the playing field and creating a standard and focus of equality can we better ourselves and rise from the ashes.

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