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Our Universities: Passing the Buck

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Our Universities: Passing the Buck

Leadership without spine or vision, subject to political whim, fancy, flirtation, and subjugation, will compromise, and eventually enfeeble, U.S. higher education. To watch it occur, as universities are held up as the panacea for social ills, is reckless beyond measure. Real university leaders know better.

It is a shame that so many leaders spend their time pondering their rights as leaders instead of their awesome responsibilities as leaders.

James C. Hunter, *The Servant*

Many university leaders, executives, and boards see their schools as places of employment rather than places of education. In order to maintain the bureaucracy that provides them with political power and job security, they prioritize the demands of their groundskeepers, janitors, clerical workers, and faculty over the best interests of many of their students.

Frequently, university leadership encourages enrollment policies that accept ill-prepared students into programs while simultaneously co-signing loans for them, attesting to the lender that the student is fit for study and pursuing a degree that provides some likelihood of gainful employment. Because many universities are operating in survival mode, they must keep enrollment up at all costs, taking students who lack the key indicators of college preparedness: strong ACT or SAT scores and good high school GPAs and class rank. Sadly, in order to get buy-in from student borrowers, officials often misrepresent the earning potential of fields that barely exceed minimum wage.

This should be a crime.

Add a little youthful, student idealism and financial naïveté to these organizational fiduciary lapses and you have a perfect storm of student debt. Sadly, it's a storm where only the students and taxpayers get soaked.

In October of 2011, President Obama went on tour with a five-point plan to tackle the crippling effects of student loans on young workers. The first point was pay as you earn, where loan repayments were calculated based on borrowers discretionary income. This plan would have allowed 1.6 million borrowers to reduce their loan payments, shifting the responsibility for universities' recruiting tactics to the taxpayer.

If universities accept students who are unprepared for study and help them borrow money for degrees with little chance of producing enough income to allow the repayment of a reasonable amount of that indebtedness, *why don't they bear some accountability?*

The second point of Obama's plan was based on the idea that, after 20 years of responsible payments, the federal loan would be forgiven. *Again, why is the university off the hook?*

The third point in the plan was that loan consolidation would incur a small percentage of interest reduction when federal family education loans were bundled up. *There's still no acknowledgement of university responsibility.*

The fourth point - know before you owe - was a means to help students compare various loan and financial aid packages.

The last point, directed at start-up entrepreneurs, reduces loan payments for the first three years after graduation to enable recent graduates to start small businesses. While this is arguably good for the economy, *it still does not address the fundamental issue of the university's role in the student loan problem.*

University presidents are perfectly comfortable with these ideas because they don't require them to make any difficult decisions. They don't require that universities reduce their enrollments by only accepting students who have shown a modicum of initiative to succeed.

Weak-kneed presidents prevail. Student loan subscriptions increase. Taxpayers and graduates, or would be graduates, pay the freight. Universities infrequently require the elimination of programs for which few students enroll or where there is low demand from employers. They don't require administrators to reorganize university bureaucracies so as to increase efficiency and reduce costs.

American higher education is in very deep water.

The political will doesn't exist to change the status quo. So, when the whole system runs aground and people ask, "What have we done?" the answer will simply be that we let go of the rudder and let the tide have its way.

Saddling young people with debt burdens that they can have no reasonable expectation of ever being able to repay does nothing to advance any national agenda. Nothing. Such policies also do nothing to elevate students' quality of life, as a good education should. The beneficiaries of this system are the elected officials and the political cronies they appoint who demean the process,

substance, value, and worth of a university experience while pretending that such a posture is profitable for either our citizens or our universities.

Pure prevarication.