



# Beyond Tuition

## Promises for Affordability, Quality, and Accountability in Higher Education

By the Postsecondary Education team     June 2018

The Center for American Progress proposes Beyond Tuition, a sweeping vision for restoring the promise of affordable, high-quality postsecondary education for all and for reducing the burden of student debt. This plan will make college affordable for families from all walks of life, while emphasizing the need to overcome widespread inequity in opportunity and outcomes for students of color, those from low-income backgrounds, and other marginalized identities. It ensures that there will be supports along the way to get students to graduation. And it includes a strong accountability system that requires the federal government, states, institutions, and accreditors to fulfill their respective roles. These changes fulfill the promise of postsecondary education as a civil right.

Beyond Tuition would make three key promises to anyone seeking to earn a postsecondary credential:

1. **Affordability:** Students whose families earn below 150 percent of the federal poverty level—about \$38,000 per year for a family of four—will have their tuition and fees covered and receive up to \$10,000 for rent, food, books, supplies, and transportation expenses each year. At public colleges, middle-class families will pay no more than 10 percent of their income toward the cost of attendance, and no family will pay more than 20 percent. No student should have to borrow to pay for a college education, but should families not be able to afford their contribution, they can borrow an affordable federal loan.
2. **Quality:** To ensure that colleges offer students the education they deserve, they will conduct equity audits to identify gaps in policies, practices, and resources that may contribute to poor outcomes for students of color, low-income students, and other groups who are not traditionally well-served by higher education. Colleges will be expected to use the new federal funds from Beyond Tuition to bolster academic quality and nonacademic resources that can help close these gaps.
3. **Accountability:** Colleges, states, the federal government, and accreditors will sign performance contracts to ensure that each does its part in upholding the affordability and quality promises and in closing equity gaps. Colleges will be responsible for meeting performance benchmarks that are ambitious but tailored to their resources and student demographics—with reasonable time for improvement.

## How Beyond Tuition compares with existing aid programs

Beyond Tuition will change the game for many American families. Table 1 and Table 2 demonstrate the benefits of Beyond Tuition across key groups of students and how it compares with what they experience today.

**TABLE 1**  
**Comparing Beyond Tuition's benefits to the aid students currently receive**

Beyond Tuition would make public colleges more affordable and accessible for underrepresented students

Student type	Public four-year institutions		Public two-year institutions	
	Share of students whose college costs would be covered under Beyond Tuition	Share of students who currently have all college expenses covered	Share of students whose college costs would be covered under Beyond Tuition	Share of students who currently have all college expenses covered
Income below 150 percent of the poverty level	100	3	100	4
Pell Grant recipient	67	3	74	5
Black	54	14	59	19
Latino	49	17	53	24
Single parent	72	4	76	4
Overall	37	25	47	22

Note: Estimates are based on undergraduate students enrolled in the 2015-16 academic year.

Source: Authors' analysis of data from National Center for Education Statistics, "2015-16 National Postsecondary Student Aid Study," available at <https://nces.ed.gov/datalab/powerstats/default.aspx> (last accessed May 2018).

**TABLE 2**  
**Underrepresented students today must devote unaffordable portions of their income to pay for college**

Student type	Public four-year institutions		Public two-year institutions	
	Median annual price of college after subtracting grant aid	Share of income needed to pay for annual price of college after subtracting grants	Median annual price of college after subtracting grant aid	Share of income needed to pay for annual price of college after subtracting grants
Income below 150 percent of the poverty level	\$14,371	98	\$6,378	60
Pell Grant recipient	\$15,465	53	\$7,061	66
Black	\$13,182	41	\$5,079	28
Latino	\$10,230	31	\$4,655	23
Single parent	\$11,545	61	\$6,084	40
Overall	\$10,216	27	\$4,103	20

Note: Estimates are based on undergraduate students enrolled in the 2015-16 academic year.

Source: Authors' analysis of data from National Center for Education Statistics, "2015-16 National Postsecondary Student Aid Study," available at <https://nces.ed.gov/datalab/powerstats/default.aspx> (last accessed May 2018).

## How Beyond Tuition compares with other affordability proposal

Beyond Tuition shares the goals of other bold plans that tackle college affordability. But it goes further than most by also addressing living expenses, as well as building in promises around quality and accountability. Table 3 shows how Beyond Tuition compares with other major free or debt-free college proposals, each presented with its lead sponsor.

**TABLE 3**  
**Comparing Beyond Tuition to other free or debt-free college proposals**

	<b>Center for American Progress, Beyond Tuition</b>	<b>Sen. Bernie Sanders (I-VT), College for All</b>	<b>Sen. Brian Schatz (D-HI), Debt-Free College Act</b>
<b>Tuition at community colleges</b>	Free for families under 150 percent of the federal poverty level; middle-class families pay no more than 10 percent of income; no family pays more than 20 percent	Free	Any costs beyond families' expected contributions are covered, prioritizing support based on financial need and starting with Pell Grant recipients
<b>Tuition at in-state four-year public colleges</b>	Same as above	Free for families with incomes of up to \$125,000	Same as above
<b>Private nonprofit colleges and minority-serving institutions (MSIs)</b>	Included if they meet matching requirements; more generous match for private MSIs	\$1.3 billion each year for private MSIs	\$3 billion each year for private MSIs
<b>Living expenses</b>	Low-income students receive up to \$10,000 per year for living expenses	Covered for maximum Pell Grant recipients, while others can use Pell for living expenses. Bonuses for colleges with debt-free aid packages	Covered by debt-free guarantee
<b>State match</b>	Varies by state; on average, 70 percent federal, 30 percent state	Flat rate of 67 percent federal, 33 percent state	One-to-one federal match
<b>Work requirement</b>	None	None	None
<b>Loans</b>	Available if families cannot afford their contribution	Refinancing, plus halving interest rates	N/A
<b>Quality-related changes</b>	Colleges conduct an equity audit to examine all practices and identify key gaps in how they serve different groups of students. They are held accountable for equity audits and can use funds to improve services and supports for students	Can use funds to improve services and supports for students	Can use funds to improve services and supports for students
<b>Accountability for student outcomes</b>	Require colleges to sign performance contracts that include targets for student access, completion, and post-school success—overall and for key racial/ethnic or socioeconomic subgroups	States can use funds to improve outcomes, but no specific institutional requirements	States provide report on changes in attainment rates by race and income, but no specific institutional benchmarks
<b>Net cost per year</b>	\$60 billion: \$42 billion for public colleges, \$18 billion for private nonprofits	\$47 billion	\$84 billion in first year; \$95.4 billion for debt-free for all

Source: *College for All Act of 2017*, S.806, 115th Cong., 1st. sess. (April 3, 2017), available at <https://www.congress.gov/bill/115th-congress/senate-bill/806/text>; *Debt-Free College Act of 2018*, S.2598, 115th Cong., 2nd sess. (March 22, 2018), available at <https://www.congress.gov/bill/115th-congress/senate-bill/2598>.

*The Postsecondary Education team at the Center for American Progress advocates for solutions to improve equity, accountability, and quality in higher education.*