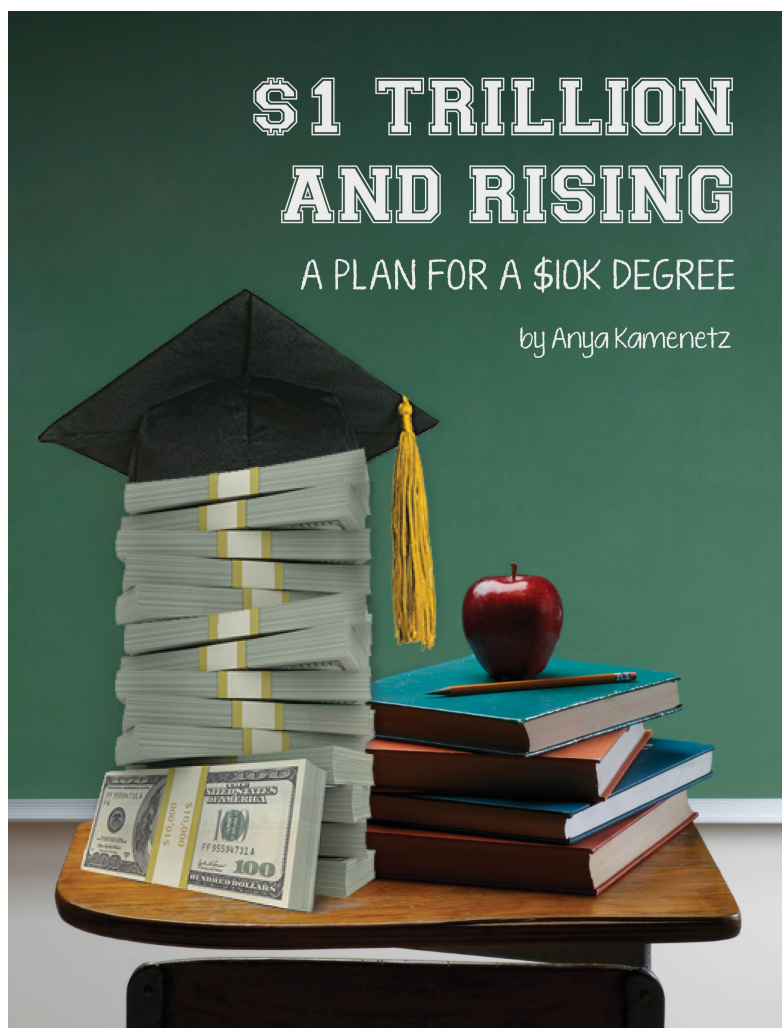# $1 Trillion and Rising: A Plan for a $10K Degree

Anya Kamenetz

How do we ensure American middle class prosperity in an era of ever-intensifying globalization and technological upheaval? That is the question we are trying to answer with NEXT—a project at Third Way that taps into cutting edge research by top American academics.

What's NEXT?

With this report Third Way is continuing NEXT—a series of in-depth commissioned academic research papers that look at trends that will shape policy over the coming decades. In particular, we are aiming to unpack the central domestic policy challenge of the 21st century: how to ensure American

middle class prosperity and individual success in an era of ever- intensifying globalization and technological upheaval. It's the defining question of our time, and one that as a country we're far from answering.

Each paper dives into one aspect of middle class prosperity—such as education, retirement, achievement, and the safety net. Our aim is to challenge, and ultimately change, some of the prevailing assumptions that routinely define, and often constrain, Democratic and progressive economic and social policy debates. And by doing that, we'll be able to help push the conversation towards a new, more modern understanding of America's middle class challenges—and spur fresh ideas for a new era.

The next paper in this series, *$1 Trillion and Rising: A plan for a $10K Degree* deals with the crisis of college affordability. Too many young people and their families carry crushing burdens of educational debt. And yet, a college degree is more important than ever before. The traditional approach to this problem has been for government to subsidize the ever-rising cost, and it has had the perverse effect of actually rewarding colleges as the expense rises, but in an era of strapped federal, state, and local budgets there are severe limits to this strategy.

This paper takes a dramatically different approach and instead focuses on reducing the actual price of a degree. It looks at the causes of rapid increases in the cost of a college degree and at innovations in higher education that could bring about a revolution in productivity and a dramatic reduction in the cost of a degree. The paper outlines six potentially controversial but essential steps that we must take to put us on the road to a quality ten thousand dollar college degree.

The first step is a reduction in non-teaching personnel and a restructuring of the teaching personnel in colleges. For Kamenetz, the traditional college professor is only one part of an instructional team designed to increase learning and facilitate college completion. The second step is to end the

"perk wars," i.e. those things that are not related to education – from luxury accommodations to expensive athletic programs. The third is to focus on graduation, not enrollment. As Kamenetz points out "Focusing on graduation changes the conversation about cost." Step four is to scale up blended learning. The explosion in MOOCs (Massive Open Online Courses) alone won't improve education. In fact more than 90% of the students who sign up for a MOOC drop out. Technology is no replacement for person to person teaching. It is, however, a way to achieve large increases in productivity in teaching, especially when new technologies are combined with intensive personal teaching and coaching in what is becoming known as "blended" learning. Finally, streamlining course offerings and rethinking the architecture of the traditional college and university system are ways to further reduce costs while maintaining research and quality.

The fact is that a college degree has never been more important than it is today. This paper is not an argument for decreasing education spending – quite the contrary. It is, in fact an argument for bringing the productivity revolution to higher education so that more and more American students are ready to meet the challenges of the future.

**Jonathan Cowan**
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The graph of college tuition since 1978 [1] resembles that of the concentration of greenhouse gases in the atmosphere. [2] Both are hockey sticks. Both are very bad news. This paper proposes a plan to end the tuition cost spiral by reinventing our current public higher education system using existing models and technologies, and providing the equivalent of a high-quality bachelor's degree at a total means-tested cost to students of $10,000.

Public Four-Year Tuition, Fees, Room and Board in 2012 Dollars
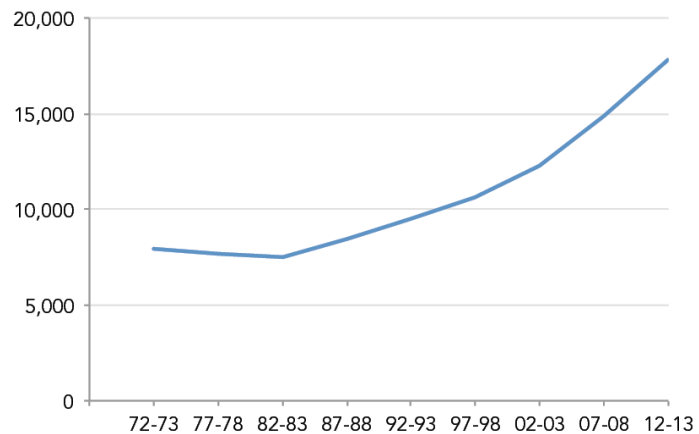
Ten thousand dollars is not an arbitrary figure. Political leaders in Florida, Texas, Wisconsin, and California have already taken steps toward the "$10K BA." [4]

This price point would return public universities to the level of true affordability and accessibility enjoyed as recently as the 1970s, when a student could fully pay her own way through school by working full-time during the summer and graduate without debt. [5]

The time is right for a bold redesign. We have new technologies, new practices of teaching and learning, and a renewed understanding of the value of postsecondary and lifelong learning. And we also have new capacity to track educational outcomes. Prestigious colleges for too long have maintained their reputations based on inputs, not outputs, cherry-picking the best students they can and denying access to the rest. It's time to judge institutions based on value added, by looking at their graduates (and their dropouts), not their applicants.

State university systems are seeing the writing on the wall, and taking important steps to increase cooperation, coordination, and the smart use of technology in service of their historic mission. This paper aims to provide a roadmap for federal and state policymakers to begin scaling up these

isolated experiments into a national commitment to offer a high quality $10K BA *at scale* within the next decade.

Traditional student aid has not worked. Since 1978, the cost of college tuition has increased faster than the consumer price index in every single year. [6] That's not true for any other item in the basket of consumer goods. It's hard to imagine a realistic path forward for us as a nation that does not involve dramatically increasing the percentage of people who become educated beyond high school, but we can't afford to do it at current rates of increase.

Six Steps to a $10K BA

Step One: Reduce and Restructure Personnel

The largest proportion of educational budgets is personnel. Roughly 70% of a typical college budget goes to compensate faculty and administration; but ironically, the real cost increases have not been in the teaching side of personnel costs but in the administrative side. [7]

Over the past few decades, colleges have managed to hold the line on instructional budgets by relying increasingly on instructors who are lower paid and receive fewer benefits—currently about 68% of faculty are non-tenure track. [8] Universities are taking what economists dub the "low road" of economic development: toward the increasing casualization of their most important labor force, their teachers. The low road is bad for learning and other aspects of students' experience. As faculty unions like to say, "our working conditions are our students' learning conditions." It is a sad irony that the great majority of students with the highest demonstrated needs are enrolled at less-resourced institutions, where they are more likely to be taught by part-time adjunct instructors who are provided little compensation to give students the extra help and support they need out of class. And universities not only create this dismal academic job market, they also are responsible for oversupplying it by allowing too many slots in PhD programs.

Doctoral students, especially in the humanities, end up with high levels of debt and very little chance of landing tenure track positions. [9]

Standing in stark contrast to adjunct pay is the compensation that college administrators allocate themselves. Upward trends in personnel budgets are driven by both larger salaries for administrators and staff, and the rising across-the-board cost of benefits. [10]

In the 2011-2012 school year, according to a report in the *Chronicle of Higher Education*, presidents of public research universities earned a median of $441,392, an increase of 4.7% from the previous year. Four public university presidents received pay packages totaling over $1 million, including Graham B. Spanier, president of Pennsylvania State University, who received $2.9 million—including deferred and severance pay—on the occasion of his being forced out due to the Jerry Sandusky sex abuse scandal. [11] Between 1993 and 2007, total university expenses were up just 35% but administrative expenses were up 61%. While enrollment was up 14.5% over that period, the ratio of administrators per 100 students rose 40%.

The bottom line is that cutting costs means educating more students with fewer people on the payroll. The logical first place to cut is in administrative and support positions, particularly at the top of the pay hierarchy.

Traditional faculty, staff, and administrative hierarchies flatten, blend, and merge under the $10K plan. Looking at the current personnel categories maintained by innovative college programs, we find several distinct roles not quite captured by traditional academic job descriptions. None of these roles are the part-time, poverty-level instructor jobs that currently account for the vast majority of classroom hours. They are all highly skilled, full time, fairly compensated positions. For example:

Academic Advisor, Mentor, or Coach: This person ideally has an academic background that generally overlaps with that of

their students, in the sciences or humanities, for example. They may also have training in counseling or psychology. Their job is helping students identify and then realize their own learning goals. Each coach has a caseload of 75 to 100 students. This is a much more intensive job than the traditional academic advisor. Their responsibility is to contact each student every two weeks by email or phone. Their performance is measured by their students' persistence and success.

Their work is done with the help of a computer system that tracks each student's performance including course recommendations based on past performance, class participation, how they are doing on assignments, how often they check in, and assessment results.

The company InsideTrack provides standalone coaching services to both online and traditional universities, with 15% demonstrated improvement of retention rates. [12] Western Governors University (WGU) has an individual mentor role for faculty. So does Straighterline and CSU Global. City University of New York's (CUNY) successful ASAP program has increased graduation rates and is designed around weekly contact with an advisor or coach.

The Instructor/Instructional Technologist: The Instructor spends at least 20 hours a week with students. Like a teacher in a top-notch K-12 classroom, but unlike most undergraduate teachers, instructors should have access to specialized training, coaching, and professional development in the practice of teaching. (This is true of teachers in the City University of New York's ASAP program, who must spend a semester in the classroom with an experienced teacher before getting their own classroom of remedial students.)

Instructors spend the other 20 hours a week collaborating on instructional design, managing the clerical aspects of their group, and meeting with students one on one. Their expertise and training is both in their field of study as well as in the craft of teaching and instructional technology, as they are constantly piloting and experimenting with new blended and

flipped classroom models, getting their teaching to better and better levels using technology.

The Professor/Instructional Designer: The role that most closely resembles the old tenure-track faculty position at a university has new demands and requirements under the $10K BA. These professors are responsible not only for the demands of their discipline and knowledge domain, but are also constantly designing and updating digital curricula in collaboration with industry and other leading experts. In place of old "publish or perish" requirements, they must create and publish MOOCs (massive open online courses) and oversee them with potentially hundreds of thousands of students enrolled, while also sharing the fruits of research in their disciplines.

Step Two: End The Perk Wars

A second reason for rising costs is the constant expansion of offerings under the university umbrella. Campuses that compete nationally for students are engaged in "perk wars," maintaining luxury accommodations, a wide array of athletics and personalized activities. The $10K BA program has to get rid of these extras. It would free colleges to adopt the same strategy used by airlines: they can offer these services and charge extra for them if students so desire.

The single priority here is to provide a quality learning experience. Ancillary activities like sports can be conducted on a voluntary basis, supported by philanthropy and alumni. Sports are a budget drag, not a money maker—of 227 public universities in the NCAA in 2011, less than 20% turned a profit on athletic activities. [13] And in 36 states an athletic coach is the highest paid public employee. (In all 50 states, a public university employee—whether medical school or college president—is the highest paid public employee.) [14]

Even full-time residence on a campus for four years must be considered a luxury good under this bare-bones approach. Although it has been part of the cherished image of college by marketers and mass media since the 1930s, only 15% of all

college students attend four-year colleges and live on campus. [15] There are many different ways to promote learning communities for students who desire them.

Under this plan, state public colleges would be able to say to policymakers: we are spending our students' money on teaching and learning. That's it. There's no bloated administration. No sports subsidized by tuition or taxpayer aid. No extracurriculars beyond what students organize themselves. There's no food service, or to be more specific, onsite food services are provided by outside contractors with no cross-subsidy from tuition.

Thus, ending the perk wars would plead a strong case to the federal government and states to stabilize core public higher education funding.

Step Three: Focus on College Completion

Any environmentalist will tell you that the most important sustainable energy resource is not wind, solar, or biomass. It's energy efficiency. One third to one half of all energy used in the U.S. is wasted, [16] so improving our buildings, transportation, and infrastructure is key to combating global warming.

By the same token, there appears to be huge amount of inefficiency in the higher education system, and this, too, could be the low-hanging fruit for cost control. Currently, only 56% of students who begin at a four-year public institution have earned their degree six years later. [17] There are 37 million Americans with "some college experience but no degree. " [18] If we want to educate more students for less money, we must focus on helping these people resume their interrupted educational journeys, better setting new students up for success, and providing more fluid and more flexible paths to degrees.

Focusing on graduation changes the conversation about cost. For example, the Center for Cost-Benefit Studies in Education at Columbia University looked at ASAP, an

accelerated, intensive associate's degree program for students needing remedial help at the City University of New York. [19]

ASAP students were placed in smaller face-to-face classes with extra access to advisors, tutors, and other services. All the extra features meant that ASAP costs the college a total of $49,358 over three years for full-time-equivalent students, compared to $29,521 on average for the typical CUNY community college program—two thirds more.

But of the original cohort who entered ASAP in 2007, 55% earned their associate's degree in three years, compared to 24.7% of similar students in the broader CUNY campus, and just 16% of urban community college students nationally. These graduation rates were so much higher that the intensive ASAP program ended up costing about 10% less per graduate than the standard CUNY program. A $10K BA program should follow these principles, being designed to maximize the success of every student who participates. [20]

Interestingly, one of the features designed into the program was extra financial assistance: any gap between federal financial aid and program costs were waived and students were provided with free transportation and textbooks. This result hints that reducing the price of education itself has the potential to improve students' success.

Another major way to improve efficiency and completion rates is to lower time to degree. At Western Governors, the average time needed to complete the self-paced bachelor's degree program is 35 months, or just under six six-month terms, giving a total tuition of about $17,000. [21]

The Obama administration has recently paved the way to accrediting programs based on competencies, not seat time. [22] The $10K BA could be designed to take closer to 3 years of full time equivalent study to complete, as it does at WGU. That time could be split between periods of intensive solo study, group projects, and experiential placement such as internships or volunteer work.

One path to shortening time to degree is to help students certify the learning they have done elsewhere, whether through previous college courses, workplace or military training, or even self-directed learning done using the Internet.

For decades, public colleges like Empire State University, Thomas Edison State College, Charter Oak State College, and Excelsior College have focused on helping older students earn credit for their prior learning and apply it toward a degree. [23]

Step Four: Scale Up Blended Learning

Technology provides the infrastructure for new modes of learning and teaching with new cost structures. The widespread availability of video recording and hosting, social networking tools, broadband, mobile technology, and data analysis all have potential to change teaching and learning. Digital resources are not "free" to develop or maintain. But once developed they can be made available for free or at marginal cost to each additional student. Digital tools can also help students, teachers, and administrators accomplish their goals more efficiently.

Most research shows that online learning has similar or sometimes "modestly better" results when compared to typical face-to-face classes. [24]

But if you are designing the best possible degree program, why not take advantage of both? This is known as "blended learning," using both online resources and materials and person-to-person teaching.

There is no shortage of technology in education in 2013. But for the purposes of the $10K BA, universities and colleges need to focus on integrating the new technologies into their curriculum while freeing up faculty—the most expensive resource in the mix—to provide one-on-one teaching and mentoring. Below are some of the ideas that are just beginning to revolutionize higher education:

Open Content: any text, video, or other educational content that is Creative Commons licensed to allow for free copying and reuse. Once the content is created and paid for, it can be used a virtually unlimited number of times at marginal additional cost. Open content can often supplement or replace traditional lectures and textbooks. Examples: MIT Open Courseware, Connexions, Khan Academy.

Social Networking: refers to tools such as wikis, forums, message boards, video chatting, webinars, or anything that allows teachers and students to communicate online. Examples: Twitter, Facebook groups, Google+ circles, OpenStudy.

Analytics: refers to software that can supplement some of the functions of teachers or advisors. For example, it can track a student who has missed class or is behind on an assignment and alert their teacher. At a broad level it can recommend courses based on a student's transcript, and at a more detailed level, suggest hints or next activities based on performance within a set of math exercises. Examples: Knewton's Adaptive Learning software, CourseSmart.

MOOC (Massive Open Online Course): a MOOC is not a new technology, but a combination of video, text, assignments, exercises, and assessments with social tools designed to run at a large scale, sometimes with hundreds of thousands of students at once. Examples: Coursera, edX, Udacity. MOOCs can also be distributed across the web on platforms like Twitter and Google+.

How to Blend

Standalone MOOCs, open content, or software programs currently cannot replace college courses for typical, let alone struggling, students. Dropout rates for MOOCs are higher than 90%, [25] and an experiment in the spring of 2013 showed dismal pass rates for students taking an online-only math course offered by San Jose State and Udacity. [26]

However, there is a lot more optimism about the use of MOOCs in a blended learning context, as a resource combined

with plenty of face-to-face support from professors. Anant Agarwal, the founder of MOOC platform edX, calls this the "SPOC"—a small, private online course.

"Blended learning" has been around for a while and shows great promise in improving outcomes for students, while also reducing costs. The most prominent national example is the National Center for Academic Transformation (NCAT). [27] Between 1999 and 2004, NCAT, founded by Professor Carol Twigg, ran a course redesign program that reached 55,000 students at 30 two- and four-year colleges.

At each college, faculty worked together to redesign courses on a broad range of topics including algebra, psychology, Spanish, English composition, and fine arts. These were redesigned using a wide variety of software programs—one commercial example is MyMathLab, by Pearson. The software gave students multimedia resources for watching lecture videos, practicing on their own, increasing their time on task, reviewing the same concept several times if needed, and getting immediate assessment and feedback through quizzes. Software also helps faculty offer personalized assistance. They can see whether students are logging on and doing their assignments, and practice early intervention if there are red flags. By quickly reviewing the day's quiz results on a "dashboard," professors have a better chance of finding and reaching students struggling with particular assignments.

Blended learning attempts to balance self-pacing with the structure of a traditional course. Many of the NCAT's course redesigns do away with the traditional structure of lectures, sections, and office hours altogether in favor of a model called the "emporium." Students come to a computer lab and work on their assignments, while getting help on demand from faculty members and undergraduate learning assistants or peer TAs, whether in-person or online. In some cases, they also had more group assignments that encouraged them to interact and form support systems for each other—more than is typical for an intro-level course—both online and

offline. Peer connections help with students' engagement, motivation, and deeper understanding of a subject.

NCAT's results have been extensively studied. A 2005 review [28] showed improved student learning in 25 of the 30 blended learning projects compared to traditional classes, based on exam scores and final grades. Of the 24 colleges that measured retention, 18 showed noticeable increases, meaning fewer students were failing or dropping out. And here's the kicker: all 30 institutions reduced their costs for the courses involved by 37% on average with a range from 9% to 77%, producing a collective annual savings of $9.7 million.

As discussed earlier, changes in staffing are the most important reason for cost savings in NCAT's blended learning redesigns. Rio Salado Community College [29] in Arizona is a national leader in blended learning. It has a total enrollment of 67,273–61% online. With face-to-face students, they apply blended learning through the use of software such as RioLearn, a customized course management and student services system, which alerts faculty when a student's attendance slips or she misses assignments, and sends the students text message reminders.

Working with NCAT in 1999-2000, Rio Salado redesigned four online mathematics courses to be taught concurrently by just one professor. They added a non-academic course assistant whose job was to answer all non-math-related emails (90 percent of the total questions students had in the course had nothing to do with math). Using instructional software by Plato Learning, the single instructor could provide more individualized help to a class of 100 than previously was possible with a class of 35. Learning was not affected by this course redesign, but student retention in those courses increased from 59% to 65%. [30]

Technology is not a magic bullet. In order to fully realize the potential of these technologies to lower the cost of providing a high-quality public university degree equivalent, decisive

leadership and a much greater level of coordination across institutions is needed.

Step Five: Streamline Offerings

Four out of five undergraduates choose from approximately a dozen fields of study including business, social sciences, health professions, education, visual arts, liberal arts, engineering, psychology, computer science, journalism, and biological sciences. [31]

But a top-flight public university offers around 250 fields of study, and thousands of individual courses. If developing and maintaining new and existing courses of study is a major component of growing instructional costs in universities, how should the $10K BA handle the need for robust intellectual diversity?

$10K BAs should be offered in the top 10-12 most popular undergraduate majors, with one big change: "business," the most popular undergraduate major, is also demonstrably the least rigorous. It partakes of no fixed discipline, science, or historical canon; its students do the least work and have disappointing achievement. [32]

Instead, the $10K BA should offer challenging interdisciplinary majors in economics (including the practice of entrepreneurship), accounting, and rhetoric (English Language Arts and communication).

The remaining "long tail" of undergraduate majors, and the full universe of learning beyond that, should be covered at the flagships and available for independent study throughout the system. In choosing what degree paths to offer and support from year to year, the system should follow a "vote with your feet" or "student election" model where a critical mass of signups directs resources toward a particular path or paths. The university community will continue to be responsible for developing and updating the full MOOC course catalogue to serve these needs.

Step Six: Rethink College Architecture

The original 1960 Master Plan in California formally segmented state universities into tiers, creating new categories of institutions. According to the plan, the flagship University of California campuses would accept the top 1/8th of all public high school graduates in the state and have the ability to award PhDs. The California State University campuses would accept the top one-third of all graduates and have the ability to award master's degrees, and the community colleges would accept all high school graduates and have the ability to award associate's degrees. In turn, community college graduates have the right to a spot at the state university campuses and have some reserved spots at the UC campuses as well to finish their degrees. [33]

It's time to re-think that Master Plan for this new era. One framework that could enable a $10K BA would have four components: 1) Cohort College, 2) Adult Online University, 3) Flagship Campuses, and 4) Micro/Popup Schools.

The Cohort College

Cohort College, designed for a physical commuter campus, groups traditional age, remedial students, or anyone desiring more support, into cohorts where they can satisfy general education requirements in intensive 12 month learning "sprints."

Forty-one percent of freshmen are not equipped to do college level work, meaning they require remediation, which greatly reduces their chances of graduating. [34] Traditional age students, those less comfortable in an academic environment, and those with less formed career goals are likely to have more issues with motivation and study skills. They may not do as well in standard online courses.

The Cohort College provides dedicated weekly coach and advisor time—both individual and group—to help cultivate students' curiosity and goals for further study. Time is also spent developing "non-cognitive" and "soft" skills such as

grit, motivation, and persistence that have been shown to be extremely important in college completion and in life. [35] The classes are built on a blended learning model that allows for larger classes while preserving a high level of learning and student interaction. Blended learning takes advantage of adaptive software for learning and MOOC content produced at the flagship institutions and shared with each campus in the system, similar to the "emporium" redesigns discussed earlier.

After successfully completing the first year in the Cohort College model, which equals the first three or four semesters in traditional college plus any necessary remediation, students have the chance to merge into Adult Online U and pursue a degree of their choice, or stay in the more supportive Cohort College model to complete either an associate's or technical degree (in 18 months), or a bachelor's degree (in 3 years).

An important feature of Cohort College is the "giveback" requirement. Second year undergraduates will serve as peer TAs, tutors, and leaders of advisory groups. They may also undertake administrative support roles. This requirement makes the most efficient possible use of human resources and strengthens community bonds.

For students who can't attend a campus in person, a version of Cohort College will be offered online.

Adult Online Universities

A working adult going back to school has significant life experience and usually strong motivation to earn her degree. This is the target audience for Western Governor's University —average age in the mid to late 30s, usually with some previous higher education. These students can be highly successful in an entirely self-paced program where they are responsible for demonstrating knowledge, completing independent research, and satisfying requirements, not for "attending" "classes." [36]

Public universities such as the State University of New York, with their Open SUNY program, and the University of Wisconsin's Flexible Option program, have begun to target the "some college, no degree" adult population with flexible plans, direct connections to industry, credit for prior learning, competency based assessment, and self paced degree programs. These newly introduced programs build on the historical examples of prior learning pioneers such as Empire State College, Excelsior, and Thomas Edison State College.

Another outstanding example is Colorado State University-Global. Founded in 2008, the independent branch of the public university system focuses on bachelor's degree completion and master's degree programs, online-only, for working adults. It's entirely self sustaining, with no state appropriations, and combines one-on-one counseling and advising over phone and email with self-paced courses. They report that 95% of graduates are employed, with over half earning more than $55,000 a year. [37]

At Adult Online U, each student's path through the system may be very different, and the final price will differ depending on the pace and the desired level of interaction. For example, at CSU-Global, the cost to students varies depending on the amount of transfer credit they bring in, ranging from $31,500 per degree starting with 30 credits, to just $10,500 if you start with the maximum of 90 credits. [38]

The Adult Online U will maintain a shared online portal to high-quality open resources that are created and published at flagship campuses and by other high-quality providers around the web. Individual support is available to each student in the form of mentoring, advising, and coaching by phone or video chat. There is a significant role played by prior learning credit, with a dedicated percentage of credits to be satisfied by portfolios and presentations representing experiential learning in settings such as the workplace, community, family, military, online, and open learning. At the extreme, a student with many years of relevant work experience or training may be able to pass a number of

assessments, assemble a portfolio, and come away with the equivalent of a bachelor's degree in just a year or so, for far less than $10K.

In addition, each degree program has a supervised internship, co-op, lab, or independent research requirement to further tie the degree to the demands of the real world and the field students will be entering. These experiential requirements could be satisfied by participation in a micro/popup experience as outlined below.

Flagship Campuses

In a $10K BA plan, the flagship universities most resemble their previous historical role. Each consists of a physical teaching and learning campus maintaining a large professional payroll of faculty engaged in both research and teaching. Prominent among the interdisciplinary departments will be a robust research faculty, combining the latest in cognitive science, artificial intelligence, data analysis, human-computer interaction, psychology of motivation, user interface design, and other components of technology-enabled teaching and learning.

The flagships serve as the official creators and disseminators of open content, analytics technologies, and assessments for the rest of the system. They will be subsidized by the state, federal research grants, and philanthropy at a higher rate than the rest of the system. The flagships run the university's digital open access publishing, archival, and library systems, which are open for sharing by every campus in the system. They also collect and publish the data on performance of the whole system, by which funding decisions are made. They also handle as many administrative functions as possible— from purchasing to hiring—further cutting down administrative costs.

The cost for developing and maintaining MOOCs currently ranges widely, but $50-100K each is a common benchmark. [39] For the purposes of our proposal, the majority of these development costs are borne at the flagship and may

be supported by outside research grants from public or philanthropic sources. Classes at the flagship, like classes elsewhere in the system, will make use of MOOCs, in a blended learning model. (In the spring of 2013, approximately 25% of MIT undergraduates were enrolled in courses on the edX platform.) [40] Through the MOOC model, flagship professors will be expected to create and oversee courses with potentially hundreds of thousands of students located around the state, the country, and the world.

Flagship institutions in the $10K BA plan will have different entrance requirements than the old top-tiers. In recent years, flagships like UC Berkeley have had low acceptance rates, around 20%. In a few short years, however, the MOOC model has allowed millions of students from hundreds of nations and all backgrounds to experience classes as taught by professors at Stanford, Harvard, and MIT. A few of these students have proven themselves as able as any one of the undergraduates at these ultraselective campuses. Accordingly, $10K flagships will focus on openness, not exclusion.

While there is certainly a place for excellent students at the flagships, there needs to be significant cognitive, social, and economic diversity, because the flagships will be serving as testbeds for the learning technology that is disseminated far and wide. The freshmen admissions process will take into consideration not only the typical transcripts and test scores, but students' demonstrated ability to create and participate in engaging learning experiences. In addition, the students who excel in the other learning models will be offered the opportunity to rotate through the flagship campus to complete their degrees.

In order to justify the large costs to maintain a residential campus and research facilities, the flagship will host numerous intensive residential programs for students in other parts of the system. Summer and semester-long residencies will add to opportunities for a majority of students in the system to have at least some exposure to the

living-learning communities and the research that takes place at the flagships. While the cost of attendance full time at a flagship campus may be higher than the $10K baseline, there will be many other ways for students to be involved at accessible price points. The idea is for the flagship university of tomorrow to be much more open to participation by learners from throughout the system than the current closed elite institutions of today.

Micro/Pop-up Schools

The past few years have seen the rise of a slew of as-needed, face-to-face, intensive, yet unaccredited learning programs such as General Assembly, Hacker School, Makers Institute, DevBootCamp, Amani Institute, Hackademic Camp, Austin Center for Design, Breaker, Future School, and many more. Overseas examples include Strelka Institute and KaosPilots.

These programs range in focus and intensity from a few weeks, to a few months, to a year or more. They are worthy of being included in the $10K plan because they represent a viable and vital solution to the problem of connecting education to the workforce, and developing non-cognitive skills such as grit, motivation, persistence, creativity, leadership, and collaboration. Sometimes students need to get out there and get their hands dirty working on a real problem.

Rather than being taught by traditional faculty, popups rely heavily on practitioners as teachers/facilitators, who may work pro-bono or for small honoraria. They also rely on local employers, community, volunteer/NGO groups, and other stakeholders for support and involvement. Many of these programs charge tuition, but offer various repayment plans or opportunities for the cost to be subsidized by a student's employer or potential employer. For example, the Boston-based Startup Institute charges a basic tuition of $3750; students can pay a $500 down payment, then either seek repayment from a hiring partner, or pay a percentage of their income.

A variant of the micro/popup education model consists of learning embedded in communities; sponsored by employers or NGOs (College for America, UniversityNow, College Unbound) or simply by self-convened groups or communities (Saxifrage School, Black Mountain SOLE, Citizen Circles, the Open Masters Program).

The micro/popup model intersects with each of the others. An experiential co-op, internship, or research placement could become part of graduation requirements at Adult Online U, Cohort College, and the flagships alike.

There are several possible applications of this type of microlearning or popup-learning to other $10K BA programs. As a grassroots movement, it represents a needed, fluid, and flexible counterpoint and complement to online, self-paced, individualized learning that more and more people are engaged in.

Learning boot camps could be held on flagship campuses to help learners build camaraderie, discover new courses of study, network with others in their field, or find partners for group projects. They could serve as hothouses for recruitment by local employers and as prototypes for new kinds of project-based learning to be incorporated into the curriculum. They could be organized as design workshops to help solve problems for local communities. They could be hackathons or incubators for students to develop their ideas into businesses. They could provide standalone microcertifications, or credit for the "credit for prior learning" requirement at the Online Adult Universities.

Conclusion

A college degree has never been more important. The unemployment rate for those with a college degree was 3.8% in July 2013. For those with a high school degree it was exactly double at 7.6%. The labor force participation rate of those with a college degree was 76%; it was just 59% for high school grads. [41] And the wage gap between those with a college degree and those without is well documented.

Acting to create a radically low-cost version of public university education is risky. The primary unintended consequence would be the use of the model as a pretext to continue to defund public education and to exacerbate and reproduce existing social inequalities. The focus of the redesign is to bring the highest quality education possible to as many people as possible, which the current system does not do.

The $10K BA plan is designed as an emergency measure, to reinstate a sustainable price point to restore access. It is not meant as an argument for further cuts in state or federal funding to higher education, but for containing funding increases and using the allocated money more fairly and efficiently.

Making college affordable—without loans—by stripping it of its perks, refocusing the mission on education, using new technology in a blended learning model, and cutting administrative costs could be one of the most important economic boons for the middle class and the poor. Graduating students with massive debt—and even worse, failing to graduate students who acquire massive debt—is the worst way to start young people toward meaningful and productive lives. Change is hard, but colleges need to do so to fulfill their mission of preparing subsequent generations to succeed.

About the Author

Anya Kamenetz is a contributing writer at Fast Company Magazine, a blogger for the Hechinger Report, a 2013-2014 Schwartz Fellow at the New America Foundation, and the author of several books and book chapters about the future of education, including *Generation Debt* (Riverhead, 2006), *DIY U: Edupunks, Edupreneurs, and the Coming Transformation of Higher Education*, (Chelsea Green, 2010), *Learning, Freedom and the Web* (2011) and *The Edupunks' Guide* (atlasedupunksguide.org, 2011). She was named a 2010 Game Changer in Education by the Huffington Post, received 2009 and 2010 National Awards for Education Reporting from the

Education Writers Association, and was nominated for a Pulitzer Prize in Feature Writing by the Village Voice in 2005. Her next book, The Test (Public Affairs) is about the past, present and future of assessment in public schools.

Selected papers are available on Anya's Newsletter.

END NOTES

1. The cost of obtaining a university education has increased 12-fold over the last three decades according to Bloomberg. College tuition and fees since 1978 have increased 1120%, "four times faster than the increase in consumer price index." To put this increase in perspective, medical expenses have climbed 601% whereas the price of food has increased 244% since 1978. "Paired with shrinking income, rising college costs are putting the university degree out of reach for many." See Michelle Jamrisko and Ilan Kole, "Cost of College Degree in U.S. Soars 12 Fold: Chart of the Day," Bloomerg, Aug 15, 2012. Available at: http://www.bloomberg.com/news/2012-08-15/cost-of-college-degree-in-u-s-soars-12-fold-chart-of-the-day.html.

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