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**College Affordability: Major Administration Goal in 2012**

President Obama recently laid out policy goals promoting college affordability in his State of the Union (SOTU) address on January 24 and in a major speech at the University of Michigan three days later. The issue promises to be a 2012 priority for the Administration – both to boost economic growth and opportunity nationwide and to appeal to the younger voters who were so critical to the President’s electoral coalition in 2008.

In the SOTU, Mr. Obama staked out a clear position. ‘Let me put colleges and universities on notice – if you can’t stop tuition from going up, the funding you get from taxpayers will go down.’ This bold, but unspecific, assertion was clarified in his remarks in Ann Arbor, during which he noted that for the first time in American history, student-loan debt has surpassed credit card debt. The President also laid out some clear policy goals:

- He aims to revamp the Federal financial aid system to tie eligibility for certain aid programs to individual institutions’ ability to promote affordability.
- Mr. Obama would like to raise the amount available for Federal Perkins Loans from $1 billion to $8 billion. Perkins Loans are a government-subsidized, need-based aid program that carry a fixed interest rate and allow for delayed repayment.
- The Administration also aims to create a $1 billion grant program, under which states would compete for funds by working to reduce college costs.
- The President would like to offer a smaller grant competition for individual higher-education institutions that boost the value of their offerings.

All of these initiatives would require Congressional action, so the probability of quick reform is low. But college affordability promises to be a significant topic of debate in 2012.