

[Pay it Forward - A New Idea for Funding College](#)

Local News

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OLYMPIA, Wash. - Imagine going to college without paying tuition up front - and committing instead to paying a small percentage of your future income so that others can do the same. This [new idea](#) has been proposed for funding a student's portion of higher education at Washington's public colleges.

Payments would be made for a long enough time period to make them affordable, and the money would go into a trust fund for other students' education. At the Economic Opportunity Institute (EOI), they call it the "Pay it Forward" plan. EOI Executive Director John Burbank says it erases the financial and psychological barriers that keep some lower- and middle-income students from going to college.

"How this works is, you get the benefit up front - whether it's going to community college or public university. Then, you contribute for 25 years, and in that way, build a pool of money that enables the next generation of students to enjoy that same benefit."

The plan is still in its infancy, but he says several state lawmakers have said they are interested.

The plan might be described as "Social Security in reverse" - you get the benefit of a higher education and then pay for it during your working life. It's a real change from the current system of cobbling together college tuition money.

Bill Lyne, who represents teachers for United Faculty of Washington, says they would welcome the idea.

"I think it's really good that someone is thinking big. A lot of the discussion that we're getting right now is how to improve things around the margins - we were all very excited last year when there were just no further cuts to higher ed."

Rich Nafziger, an economics professor at Seattle University, has studied the proposal. He notes there are a lot of details to be worked out, but thinks it would be an improvement over a system that is shutting some people out and has major companies recruiting from overseas to fill their jobs.

"This has to stop. And the only way to do that is to find a mechanism for more students to afford to go to college, because all of the research shows that the biggest barrier to college enrollment and completion is money."

He says similar plans have worked on a smaller scale in Australia and the United Kingdom. EOI says it has proposed the idea in order to spark more discussion about how it could work in Washington.

A report about the plan is available at www.stateofworkingwa.org.