



# A Mountain of Debt

How Washington's  
students and alumni  
work to escape  
significant levels  
of student debt.



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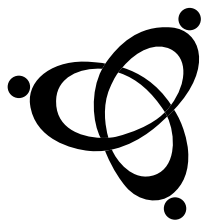
BY ALLYSON FREDERICKSEN





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# A Mountain of Debt

A look at how Washington's students and alumni prepare for the future, working to escape significant levels of student debt.

## INTRODUCTION

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*"I would like to have more savings, not only to get through tough times, but also for the future, kids, a home, retirement. Right now it's hard for me to prepare for those things." — Paulie Brown, Seattle*

College graduates in Washington are struggling to balance their student debt with the reality of lower wages than they expected,<sup>1</sup> making it hard to prepare for the future. Washington's graduating class of 2012 had an average debt loan value of \$23,293, with 56 percent of graduates finishing school with debt.<sup>2</sup>

Since the peak of the financial crisis in 2008, states across the country have decreased funding for higher education. Between 2008 and 2014, Washington cut per-student funding for higher education by 27.8 percent.<sup>3</sup> Cuts like these have led institutions nationwide to respond by increasing their tuition by an average of 27 percent since the 2007-2008 school year,<sup>4</sup> far outpacing inflation. Although federal funding for higher education has increased over the same period, it has fallen significantly short of fully negating the effects of increased tuition,<sup>5</sup> leaving many students with little option but to take out loans to finance their education.

Because student loans cannot be restructured nor discharged through bankruptcy, many graduates with student loan debt find themselves restricted in their career choices and in their spending ability in order to pay off their loans. Workers saddled with other forms of debt — including mortgage and credit

card debt — can restructure their loans or discharge them through bankruptcy. However, the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ensured that "no student loans — federal or private — can be discharged in bankruptcy unless the borrower proves repaying the loan would cause 'undue hardship.'"<sup>6</sup> Graduates and their families are left burdened by debt even as they struggle with low incomes and lack of economic stability.

"A Mountain of Debt" reveals the challenges students and their families face in grappling with rising costs of college tuition, and the efforts made to escape significant levels of debt. More than 120 students, graduates, and parents participated in a survey for this report on the effects of student debt on graduates' futures. Another five stories were collected from graduates and students struggling to pay off their debt, illustrating common themes both of hope for living out one's life's passion and the fear of becoming stuck in the low-wage economy. Their voices lift up the need for state policymakers to find innovative funding solutions to reinvest in higher education, meeting the needs of college institutions as well as those of students and their families, and also working to ensure that those already saddled with excessive debt have options to manage their loans.

**Since the peak of the financial crisis in 2008, states across the country have decreased funding for higher education. Between 2008 and 2014, Washington cut per-student funding for higher education by 27.8 percent.**

# SURVEY RESULTS

In Washington, 121 people participated in an online survey on student debt, including 98 who currently carry student debt. The survey asked participants details about their student debt, including monthly payment and how their debt affects other aspects of their lives. While survey respondents self-selected into the survey, their responses give a glimpse into the lives of families burdened by student debt.

For the participants who carry student debt, loan payments have a significant impact on their lives, with many devoting large portions of their income toward paying off their debt. Thirty-five percent have monthly payments of over \$400 per month. Eleven percent of participants with student debt have monthly payments that make up over 20 percent of their monthly take home pay, and another 32 percent cannot pay their loans or currently have their loans in deferment or forbearance. Additionally, 17 percent of participants with debt anticipate that it will take 20 or 30 years to pay off their loans, while another 22 percent think that

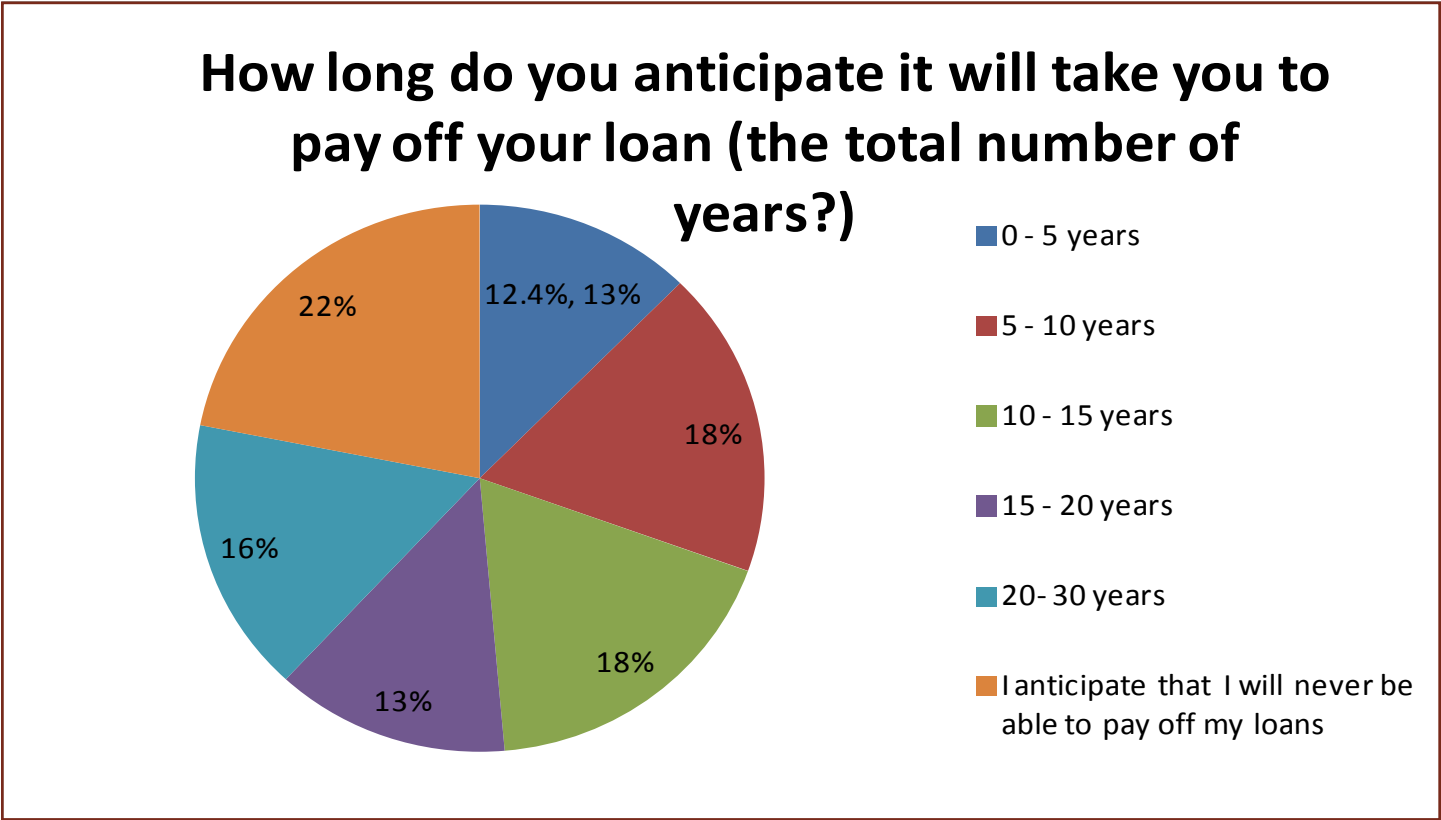
they will never be able to fully pay off their loans. (See Figure 1.)

Of those with debt who responded to the section regarding housing choices, 85 percent noted that their student debt affected their housing situation. 45 percent of participants with debt rent instead of owning a home, and 16 percent live with their parents to keep down costs. As one current student noted, “If I hadn’t married I would still only be able to rent.” (See Figure 2.)

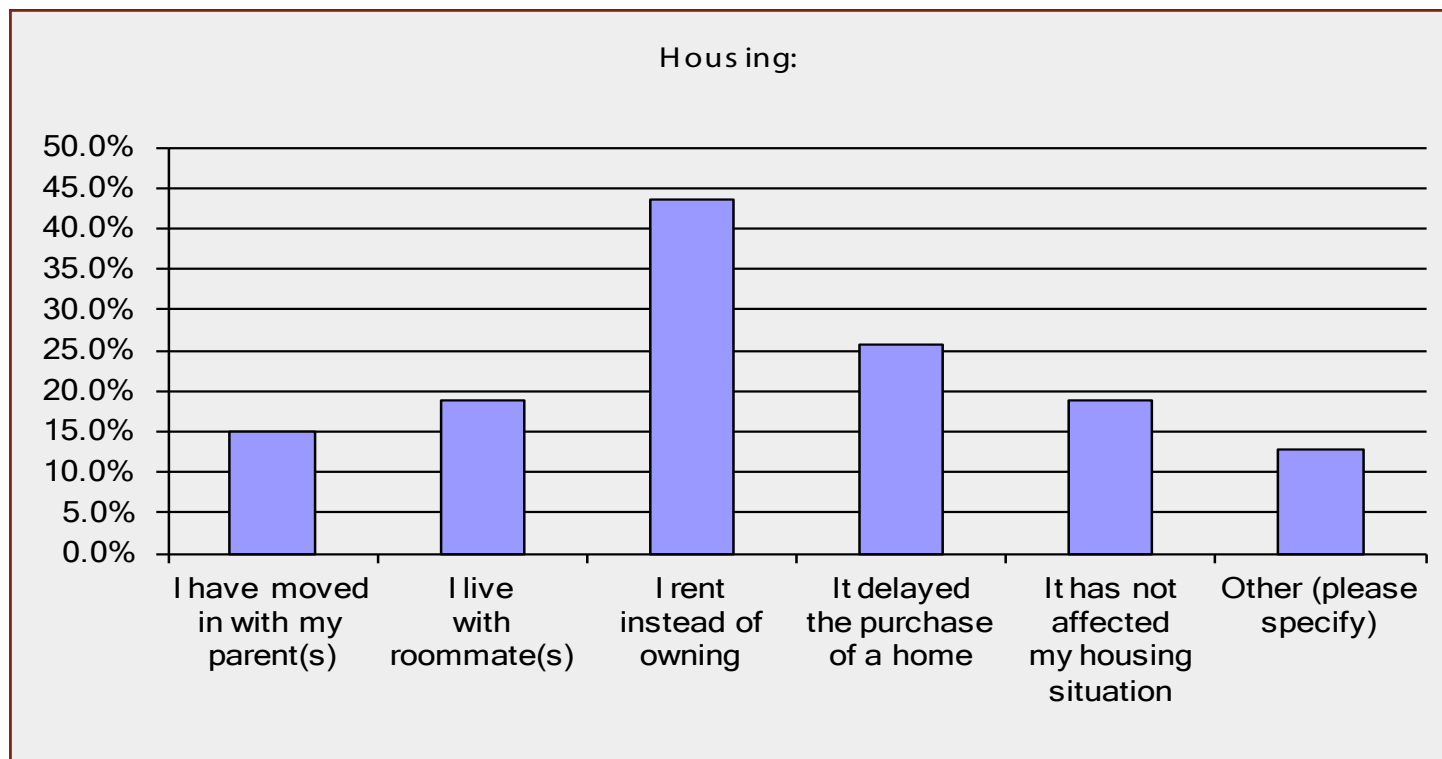
Student debt can also affect graduates’ choices about their future. Twenty-two percent of those with student debt who responded about life choices noted that they postponed getting married because of their student debt, and 22 percent postponed having children. One participant who already had children delayed buying a house and noted his debt “affects the quality of their lives.”

Many participants also found that their student loans impacted their credit, preventing them from making

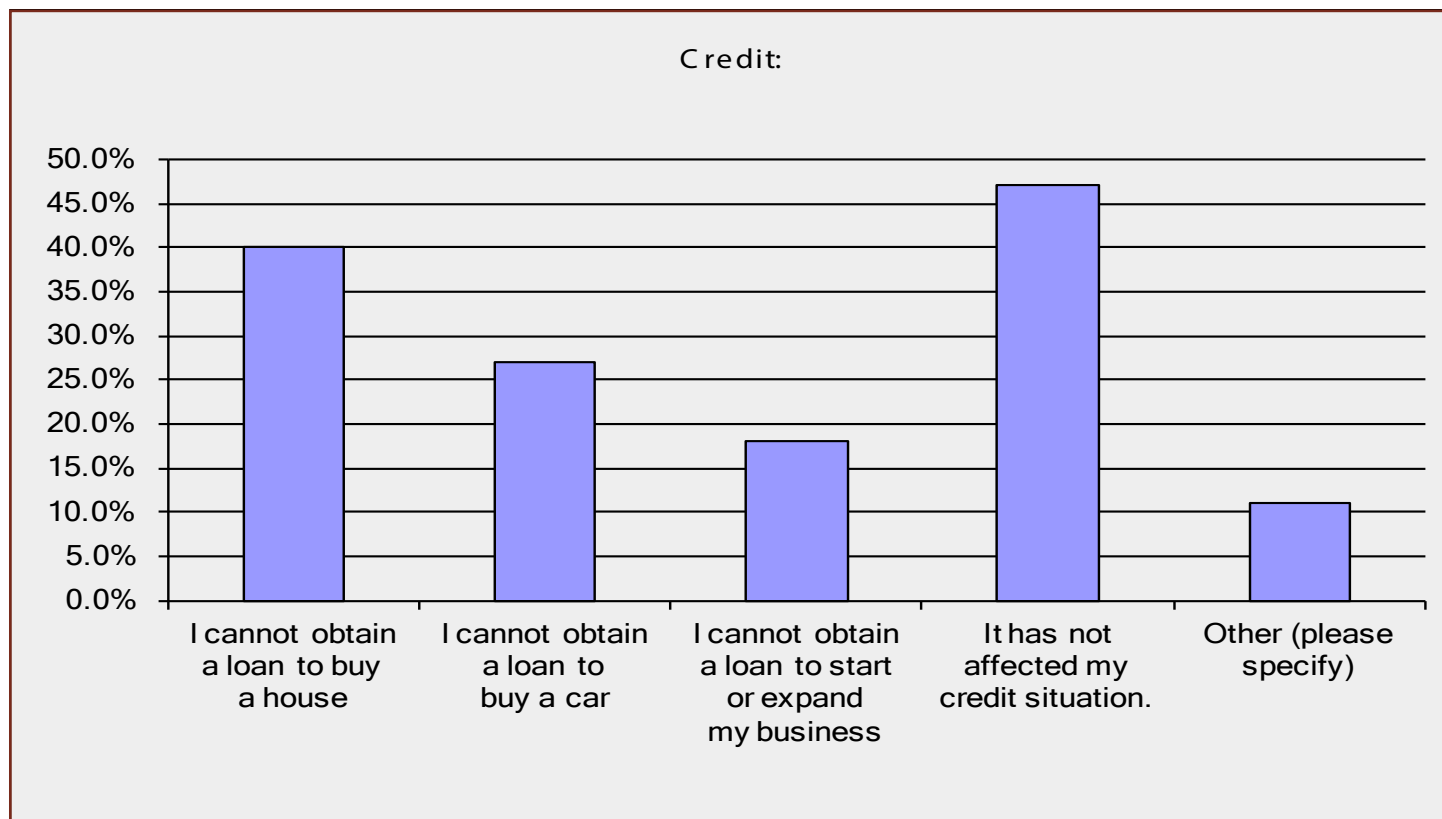
FIGURE 1



**FIGURE 2**



**FIGURE 3**



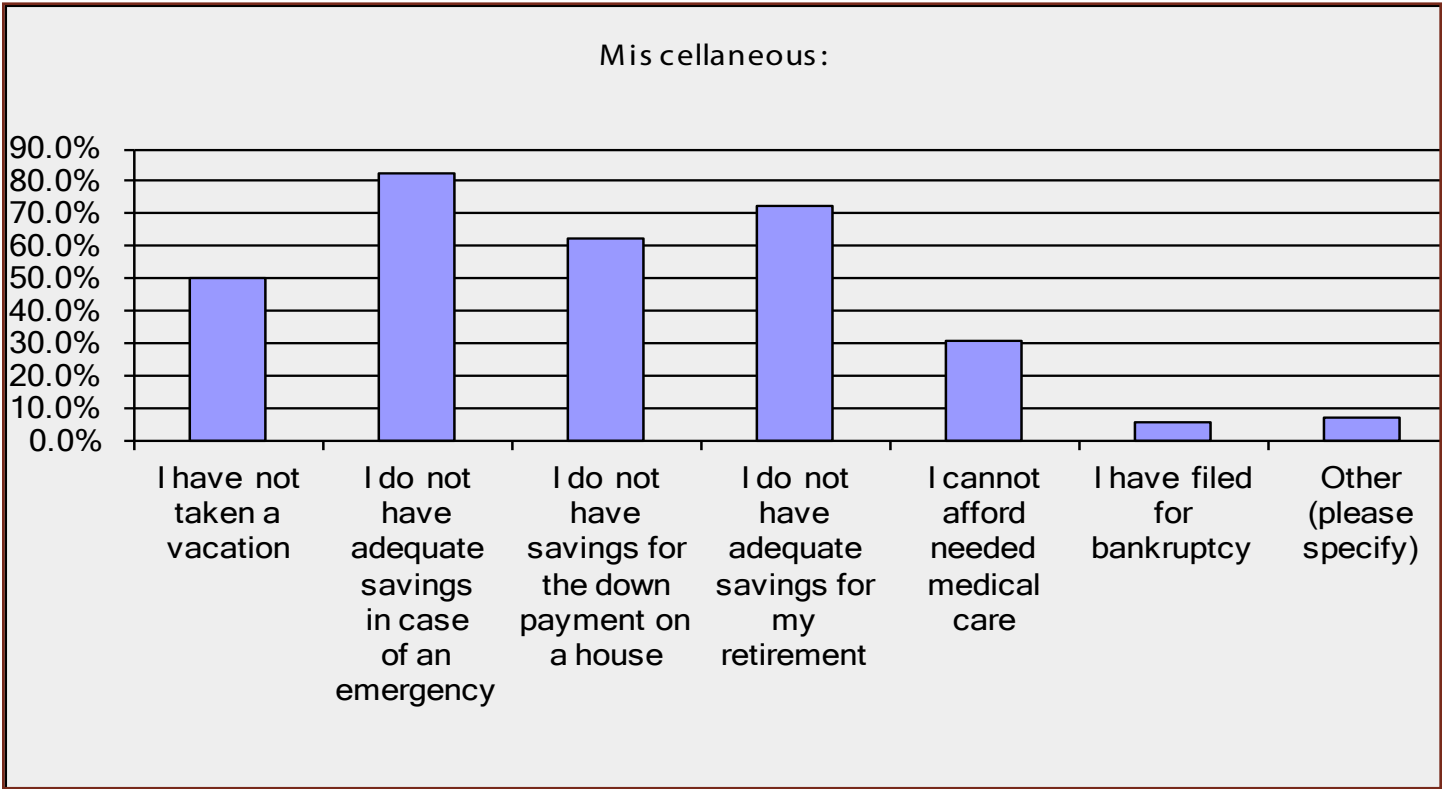
large purchases such as homes or cars. Of those who responded to questions about credit, 43 percent said their student loans prevented them from obtaining a loan for a house, while 29 percent noted an inability to get a loan for a car. Nineteen percent would like to start or expand their business, but are unable to because of their student debt. Additionally, many participants noted that they have not even attempted to get another type of loan, for fear that their student debt would prevent them from doing so. (See Figure 3.)

Participants have also found that their student loan payments affect their ability to save, whether for a home, for retirement, or just for emergencies. Seventy-nine percent of those with student debt noted that they do not have enough savings for their retirement, while 88 percent don't have adequate savings for emergencies. Thirty-three percent cannot afford their medical care because of their student debt. (See Figure 4.)

Other types of debt in addition to student debt can compound the impact of student loans. Twenty-three percent of participants with student loans also had medical debt, while 44 percent have credit card debt in addition to their loans. One participant who used a credit card to pay for expenses during school noted "My credit card balance has remained at the same level since I graduated 10 years ago (because) there is very little way to make headway on the debt."

While these results are only a snapshot into some people's struggle with student debt in Washington, it is clear that student debt can affect the lives of graduates in ways far beyond their education. For many graduates, student loans are something that affects their housing choices, their ability to save, and their choices in when or if to start a family. High debt burdens leave graduates with less financial stability and restrict their ability to pursue their dreams.

FIGURE 4



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## BERNADETTE BINALANGBANG • TUKWILA

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I really love to bake and making pastries is my passion, so I enrolled in the Art Institute of Seattle's two-year Baking and Pastries program shortly after graduating from high school. I graduated in 2012 with my associate's degree and with a vision of starting my own pastry business — a humble little shop where I could sell my cakes and pies.

Before I took that leap, I wanted to take a couple of years to build my experience and repertoire, so, for six months, I submitted application after application to a number of baking opportunities, only to turn up empty. There was only so long I could wait before I had to face the reality of the expenses I owed. After all, I didn't have time to fit in a job during my two years of school, and my mother was unemployed, so I'd accumulated \$63,000 in debt that I needed to start paying back.

I'm currently employed full-time at a medical lab. It's a complete shift from what I'd like to be doing, but it pays my bills and keeps me afloat — just barely. My student debt payments take up more than 30 percent of my monthly income, and the rest is taken by bills and with helping out my parents. Even though I'm 22 and have a full-time job, I still have to live with my parents. Buying a car, renting my own apartment, or saving for a rainy day does not even seem feasible. The little money I do have left over at the end of the month goes to help cover my mom's costly medicine to treat

her diabetes, as well as her medical bills.

I don't expect to be able to pay off my student loans for at least 10 years or more. Still, I hold firm in the belief that my education was worth it. Education is important, but there is no reason it should cost more than \$60,000 to complete an associate's degree. Why are for-profit colleges allowed to charge so much?

I would like to see an increase in the amount that our state funds higher education and a reverse in the trend of rising tuition costs. The state needs to create more grant opportunities, more scholarship opportunities, and push for-profit schools to help out their students more. I would like to see programs created to help out graduates like myself who are drowning in our student loan debt. After all, it's hard to look forward to a future when my debts make it hard for me to save for it.



**“ I don't expect to be able to pay off my student loans for at least 10 years or more. Even still, I hold firm in the belief that my education was worth it. Education is important, but there is no reason it should cost more than \$60,000 to complete an associate's degree. Why are for-profit colleges allowed to charge so much?”**



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## ROXANA PARDO GARCIA • BURIEN

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I graduated from the University of Washington in 2013 with a bachelor's degree in American Ethnic Studies. I currently hold two part-time jobs, with the South King Council of Human Services and the Auburn Valley YMCA, and earn about \$19,000 per year between them. I am happy to say I love the work I do — it's the community-oriented work I want to do. My work involves advocating with low-income communities and communities of color, and creating programming and spaces where their voices can be present and listened to.

My work is about creating equity, and it is where I want to be. However, I am not without hardship, and my student loans are a large part of that.

In order to save as much money as I can, I moved back home with my mom and sister shortly after graduating. Even still, very little remains at the end of the month after subtracting all of my necessary bills and the other expenses that I share with my mom. My current student loan debt load is \$19,000, and my loan payments take about 20 percent of my monthly take-home pay. I am grateful I do not have to pay rent because, with all the expenses I have, the simple reality is that I cannot afford housing. I just wish I could help my mom out more. After all, she is the reason I went to school: to lift us out of the cycle of poverty.

I know my situation is not uncommon, and that is what bothers me the most. Most people recognize the importance and value of an education. Lenders and even the federal government have taken advantage of that, knowing that people will go through great lengths to earn a degree. It's hard to change this, though, when you're too busy worrying about your next light bill.

But don't let them catch you being late on a payment! I recently forgot to make a payment on a student loan bill that comes every three months. I paid it shortly after it was due, but still received a \$20 late fee and a letter with huge bolded letters across the top saying, "DID YOU FORGET YOUR PAYMENT??" All that, for



a payment that was only one day late.

This is no way to live. There is something very wrong with how education is funded in this country. We all recognize the worth and purpose of an education, but we don't want to fund it. The states aren't collecting the needed monies to fund this and other very-needed services. Instead, states choose to give corporations huge tax cuts. Our legislators need to prioritize education, recognize it as the social good that it is, and work to make it affordable.

**“ I am grateful I do not have to pay rent because with all the expenses I have, the simple reality is that I could not afford housing. I just wish I could help my mom out more. After all, she is the reason I went to school: to lift us out of the cycle of poverty.”**



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## SUSAN HILLS • VANCOUVER

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I currently attend Portland Community College, where I am finishing up the 90 credits needed to transfer to Portland State University to obtain a degree in social work. Finding further funding for my education has been a difficult challenge, as I can only look to scholarships. I attempted to get a degree when I was in my 20s, and racked up \$57,000 in loans in the process. I also have another \$21,000 in loans to pay off from my late husband, as we consolidated our loans in 2001.

My husband died in 2004; a very heavy experience that left me in a very precarious situation and led me to default on the loans for a while. As I'm now back in school, my debts are in deferment, but the interest continues to pile up and, to this day, I continue to owe my late husband's loans.

I only need six credits to finish at PCC and keep my loans in deferment, but that is not going to happen, as I can't afford it. In spite of having a 3.89 GPA and hours of writing, I received nothing in PCC Foundation scholarships, and so I will have to pay for a single class at a time. I am low income and have a small child. My partner is only earning \$9.50 an hour, as finding a good-paying job in his learned trade has been really tough.

I will be starting a paid summer internship with the Working Families Party. It's an eight-week scholarship program where I will learn more about the legislative process and will speak with Oregon legislators about my experiences in hopes of pushing for the Pay It Forward education plan in consideration. The internship awards a \$200 weekly stipend that, while helpful, is not enough for me to pay for my education. That said, I am really excited to work on this project. A program like Pay It Forward could be a good solution for funding higher education and lowering dependence on loans. Graduates would pay a percentage of their income after graduation, rather than having debt with interest pile up just to pay tuition.

That is a plan that will hopefully help future



generations, but we also need to do something about the 40 million Americans like myself who are struggling with their student loans. My current partner and I would really like to get married, but we've put that off because of my debts. It's such a huge decision, because he wouldn't just be marrying me — he'd be marrying my debt as well. I feel like I have this huge \$100,000 monster on my back and I definitely would not want to wish that upon him. At this rate I don't expect to ever be able to get a house; in fact, I don't expect to ever be able to pay off my debt.

**“My current partner and I would really like to get married but we've put that off because of my debts. It's such a huge decision, because he wouldn't just be marrying me — he'd be marrying my debt as well. I feel like I have this huge \$100,000 monster on my back and I definitely would not want to wish that upon him.”**

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## LAURIE TORRES • SEATTLE

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I graduated from Bradley University in Illinois in 2013 with a bachelor's in Organizational Communications and a minor in sociology. My passion is community organizing. Through my studies, I've learned how systemic oppression affects people within a corporate setting, and I want to work to change that.

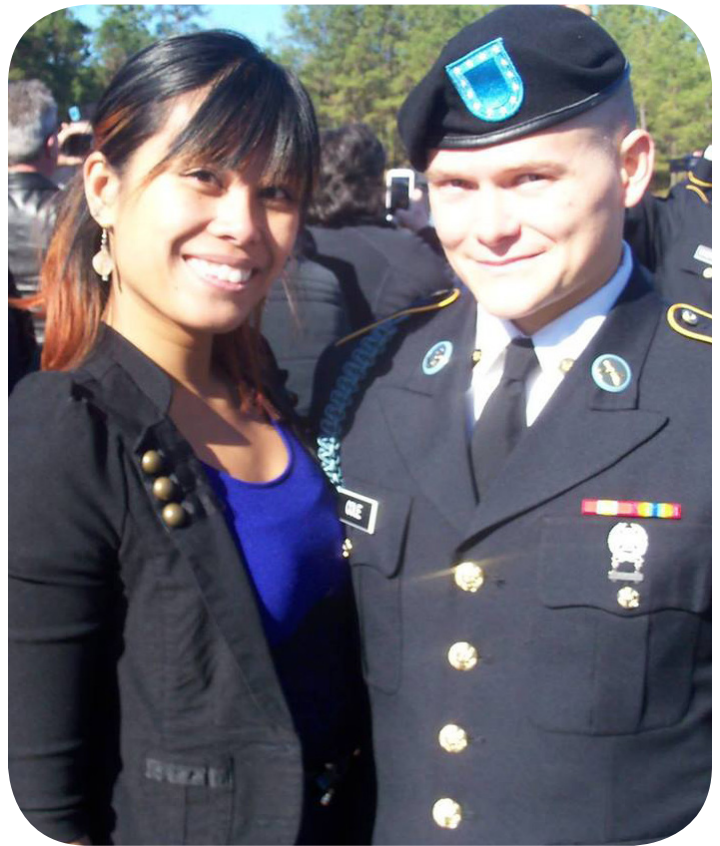
However, job opportunities in this economy have been scarce, and my own student debt has been a cause of additional strife. I graduated \$57,000 in debt — and that's after going to a community college for the first two years.

I moved to Washington to participate in the Quaker Experiential Service and Training program, or QuEST, which places people in year-long internships with social justice organizations. Though unpaid, I gained a lot of experience in working in a nonprofit setting. It was great experience, but it didn't help me pay off my debt.

I am currently working a temporary job with a nonprofit that, luckily, pays me \$15 an hour. Unfortunately, I don't get enough hours to fully make a living wage. Were it not for my husband's income, we would be in a more precarious situation. My husband is an engineer for the military. Before enlisting, he had applied to over 200 job opportunities; only one returned the call. We are lucky that my husband doesn't have any student loans himself.

Recently, however, my husband had an accident at work that left him injured and unable to continue his work with the military. As a result, he's receiving a medical discharge. This makes our situation exceptionally scary, as he provides a large portion of our income and we will be losing our insurance.

We are looking at sharing a house with four other people soon. We can't even think about purchasing a home with my student debt, my temporary work, and my husband's pending unemployment. Thinking about the future, I would love to eventually retire, but I don't think that is viable option. I do have an IRA,



though. Just because it feels like a pipe dream doesn't mean I'm not trying to prepare for the future.

Through my experience with organizing and working for a nonprofit for a year, it became clear to me that I won't do well financially in what I want to do. If I get a higher degree, I would have a better chance at getting a higher-paying job. I would like to go to graduate school for social work at the University of Washington, but I just don't know if it will be worth the risk of more debt.

The only way to even have an opportunity at paying loans off is by choosing specific careers and having to go into the private sector. Even then, there's no guarantee of making enough to pay off these loans.

**“The only way to even have an opportunity at paying off loans is by choosing specific careers and having to go into the private sector. Even then, there's no guarantee of making enough to pay off these loans.”**

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## PAULIE BROWN • SEATTLE

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My experience with my student loan debt isn't unlike many others. I graduated from Seattle University in 2009 — in the middle of the Great Recession — with a bachelor's degree in biology. Finding a good-paying job in my field hasn't been easy. My current debt load of \$15,000 at six percent interest has made my situation more precarious. The way the economy is right now, finding a job has been hard for everyone, but I'm sure that having a degree has helped me to at least attain a job. For now, I'm working as a preschool teacher and doing maintenance at an apartment building. That might not sound like much, but I know I wouldn't have even gotten these jobs without a degree.

Unfortunately, the jobs I've gotten haven't been what I hoped for in terms of providing me with the financial security that would let me pay off my loans and provide for myself. As a result, I've been forced to live very frugally, and making any sort of big purchase, like a house, is definitely off my radar.

Even with my frugal and tight budget, I'm only able to pay off the interest on my loans. Were I to pay any more per month, I'd have to sacrifice funds for my other needs. I am currently working on getting on the income-based repayment plan just so I can get a bit more breathing space on a monthly basis.

I think my biggest concern with student loans is

the vulnerability that it leaves me and others with. I haven't been able to save much as a result of student loan payments. Thankfully, I have people I can borrow money from — and I have — but high student loan payments still contribute to my sense of financial precariousness. I would like to have more savings, not only to get through tough times, but also for the future, kids, a home, retirement. Right now it's hard for me to prepare for those things.

The current level of student debt is just not sustainable in this economy. It doesn't make sense and it's not really fair to saddle students with so much debt just to gain an education.

It's not like students are taking these loans out for something foolish. We are doing it because we've grown up with the expectation that only through an education can we build ourselves up and create the financial stability needed to meet our needs and care for those around us.



**“The current level of student debt is just not sustainable in this economy. It doesn't make sense and it's not really fair to saddle students with so much debt just to gain an education. It's not like students are taking these loans out for something foolish.”**



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## RECOMMENDATIONS

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### STOP CUTTING HIGHER EDUCATION BUDGETS AND INCREASING TUITION

Cuts to higher education in Washington and nearly every other state have left students across the country burdened with debt, as colleges increase tuition to make up for the lost funds. In 2008, Washington provided \$7,464 per student; in 2013, the state provided only \$4,849,<sup>7</sup> leaving students to pay the rest through tuition. Although the state increased investment in higher education per full-time student between 2013 and 2014, total investment per student is still down by almost 28 percent since 2008.<sup>8</sup>

While there are many factors involved in the rising cost of tuition, state disinvestment in higher education has been the primary cause.<sup>9</sup> Tuition in Washington has increased 80 percent since 2008, and stands above the national average at over \$10,000 annually.<sup>10</sup> In Washington, funding for higher education was only 14.6 percent<sup>11</sup> of total state expenditures in 2013, down from a previous high of 18.3 percent in 2001.<sup>12</sup> Not only has state funding per student for higher education been cut significantly, Washington gives on average \$1,077 in grants per student, doing little to help make college affordable for low-income students.<sup>13</sup> High in-state tuition, coupled with residential costs of more than \$6,500 annually for on-campus housing,<sup>14</sup> plus a high statewide cost of living,<sup>15</sup> leaves students little option but to take out loans to finance their education.

Washington state's legislators need to reinvest in higher education so that colleges and universities do not need to rely so heavily on students for funding. In addition to general funding for higher education, fully funding the state need grant would help low-income students better themselves without ending up buried in debt.

### CONSIDER INNOVATIVE FUNDING MODELS TO IMPROVE ACCESSIBILITY

During the 2013-2014 school year, public universities in Washington implemented a one-year tuition freeze to help address the rising cost of tuition.<sup>16</sup> This

mirrors similar recent freezes in a numbers of other states, including Arizona, California, Iowa, Maine, Minnesota, New Hampshire, Rhode Island, and Texas. In total, nearly 320 colleges and universities offered tuition guarantees during the 2012-2013 school year.<sup>17</sup> The schools represent about 6.7 percent of the nation's nearly 4,800 institutions where students receive federal financial aid.

In addition to tuition freezes, 14 states<sup>18</sup> are exploring a Pay-It-Forward model, where students attend college with no tuition, then pay a certain portion of their income after graduation to allow future generations to also attend tuition-free. This model would allow students to put off paying for college until after graduation and would remove the tuition from the costs that contribute to student debt.<sup>19</sup>

While both programs would help address the cost of tuition for students, neither the Pay-It-Forward nor the tuition freeze models address the root cause of increased student debt: state disinvestment in higher education. Additionally, tuition freezes like the one implemented in Washington in 2013-2014 are short-term solutions to a longer-term trend. Addressing only the cost of tuition for students just serves to mask the root problem. In the case of tuition freezes, while students might see reduced tuition, without increased funding, institutions may simply raise fees to cover the difference.

While the Pay-It-Forward model would put off paying for college until after graduation and eliminates interest accruing, it does not address the exploding costs of higher education. Without a strong reinvestment in higher education from the state, students and their families in Washington will continue to lose out.

### ADDRESS A REGRESSIVE REVENUE SYSTEM

One of the reasons that Washington's legislature has made such drastic cuts to higher education is that the state continues to face a budget shortfall each year that must somehow be balanced. A significant factor in these continued deficits is the state's regressive tax structure.

Washington has the most regressive tax system

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**Washington state's legislators need to reinvest in higher education so that colleges and universities do not need to rely so heavily on students for funding.**

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in the country.<sup>20</sup> Because the state relies on sales tax rather than an income tax for funding, “State taxes take a much larger bite out of family incomes among lower- and middle-income households compared to the richest households.”<sup>21</sup>

This regressive tax structure also leaves the state more vulnerable to economic downturns, such as the Great Recession of 2008. As the Washington State Budget & Policy Center notes, other states with a more balanced tax system that relies on both an income tax and sales tax have been quicker to recover from the most recent recession.<sup>22</sup>

When the Great Recession began and sales tax revenue declined, Washington’s legislators responded by making deep cuts to higher education and other investments that working families depend on in order to balance the budget.<sup>23</sup> These cuts, in turn, led

Washington’s colleges and universities to increase tuition, with the second highest increase in the country.<sup>24</sup>

Without a more balanced tax system that does not rely so heavily on sales tax revenue, Washington will continue to face budget shortfalls. As shortfalls continue, the state must choose where to make cuts and where to invest, as greater investments in one area threaten investments in others.

In order to address the student debt crisis, the state must invest in higher education; without addressing the state’s tax system, though, such an investment will mean cuts to other vital programs. Higher education, K-12 education, and safety net programs shouldn’t have to compete for a piece of the pie; Washington’s legislators must address the revenue shortfall with revenue solutions, not with continued cuts.

## CONCLUSION

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America has reached a crisis point, with outstanding student debt surpassing \$1.2 trillion. This debt has lasting impacts on our economy. Families’ budgets and purchasing power are greatly diminished, and the effects will reverberate through the economy for generations to come. It is imperative that Washington reverse its trend of state divestment to mitigate soaring higher education costs.

In order to stop the cuts, the state must address revenue shortfalls head-on. Instead of continuing to make cuts that pit critical investments like higher education against social programs, the state must look to revenue solutions. The state’s regressive tax structure must be addressed for students and graduates to thrive, without the burden of student debt.



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