

# Should the state put you through college ?

The mere availability of educational resources does not guarantee equality of opportunity: the socio-economic position of the parents determines much more, to the point of even entertaining the idea of going to a post-secondary institution. Hence, it is argued, the state should provide additional incentives and support for those with less favoured backgrounds. Here, we are back to the notion discussed earlier: the propriety of the educational system as an instrument of social justice. There may be other, more appropriate instruments by which our social goals may be attained. Moreover, it is open to question, given the age and, increasingly now, the marital status of the student whether parental income or capital holding should be of consideration. But if it is considered, then we should be prepared to utilize some form of means test that would ascertain the true socio-economic position of the parent.

The most serious drawback of this scheme is that it does not take into account the various lengths of post-secondary schooling demanded by different professions and vocations and thus of the different costs. Moreover, both length and cost are greatest in professions with the highest incomes. It would, then, seem sensible to contemplate two possible alternatives: one, to limit the free, public supported educational services to a pre-determined number of years that is, in effect, prolong the opportunity for universal public education by, say, two or three years\* (An interesting, though perhaps unreal, question would be whether the universality then should not be enforced by compulsory attendance.) and then charge the full cost to the users for additional years; or two, to charge the full cost of post-secondary education to students from the very beginning.

Obviously, such transfer of costs could not be accomplished without accompanying schemes to satisfy other social values, in particular, equality of opportunity. A number of schemes have been recently suggested that would link loans for students to their future incomes, thus accommodating both our desires for equality of opportunity and for an equitable distribution of costs. Basically, the idea is to establish a system of loans that would be available to students and repayable through an income tax supplement. In this way the payments would be related to income and repayable over a stipulated period of time. Thus instead of repaying the loan, the student would contract to pay back a fixed percentage of his income per \$1,000 of debt each year for, say 15 years. If he is not able to repay within the specified time, then the loan becomes a forgivable grant. The government would finance such a scheme for

yearly borrowing.

The advantages of this type of scheme are many and are easily discernible: it is partly, or even largely, a self-supporting scheme, amortized over a long period; it makes the student pay for his education and it relates its cost to his future income; it would abolish the privileged position of the student in our society; and, to some it would be advantageous because it would free post-secondary education from its dependence on the government. Furthermore, it would shift the financial burden from present to future generations i.e., to those who benefited from education in the first place. The pension-type of financing would also lessen current and prospective public expenditures. Similarly, by linking repayments to income the scheme would mutualize (i.e., share) the cost in a more equitable way. Finally, by channelling a greater part of the financial resources needed for post-secondary education through the

student, institutions could in limit charge the full cost to him and thus introduce an element of "economic rationality" into this area.

The scheme also has drawbacks: it would not necessarily increase educational opportunity for children of less privileged groups (the emotional barriers to heavy and prolonged indebtedness would remain);

and it would force young women to bring into their marriages "negative dowries". Most importantly, however, it is not at all certain that the exclusion of government from this educational field would really be possible or even desirable. It would also tie attendance at post-secondary institutions strictly to financial considerations with implications that

demand greater thought than the schemes have been given so far. It is also an undesirable fiscal practice to have specially designated taxation it not only complicates, it positively limits the social utility of taxation. Finally, it is not unlikely that government would be tempted if not forced to use the loan requirements for short-term manpower planning.



## PROSPECTIVE APPLICANTS FACULTY OF MEDICINE DALHOUSIE UNIVERSITY

Those planning to make application for entry to the Faculty of Medicine for September, 1972 (latest application date: January 15, 1972) should note that the MEDICAL COLLEGE ADMISSION TEST is a requirement that must have been taken before the application is submitted.

The only remaining opportunity to take this test, if you have not already done so, is **OCTOBER 16, 1971.**

The announcement and application form for this Test is usually available from your university registrar's office or may be obtained by writing to:

**THE PSYCHOLOGICAL CORPORATION  
304 EAST 45TH STREET  
NEW YORK, N.Y., 10017, U.S.A.**

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