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[Fixing College Costs Must be a Top Issue for Both Parties; White House Actions Make Student Debt Worse](#)

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With the 2026 and 2028 elections looming large, aspiring candidates are desperately trying to find ways to make themselves appealing to the average American. In this discussion, college debt is a cornerstone issue that cannot be ignored. Given the large number of people this impacts, it is no exaggeration to say that the party that most effectively addresses this issue will have an easier time securing the youth vote.

According to a March 2025 report by the Education Data Initiative, 42.7 million students in the United States are saddled with debt, with more than a million of them in Illinois. Collectively, the federal student debt stands at 1.77 trillion, with the average university graduate needing to pay back \$39,055. It's often \$100,000 or more.

In the coming years, with the latest Trump administration student loan easement cutoffs and threats of garnishing and forced payments, this number is expected to rise with the increasing cost of tuition. As explained by a US News article looking at tuition costs over 20 years, data suggests a significant rise in tuition costs at both public and private universities. Specifically, since 2005, private university tuition has increased by about 41%. Out-of-state tuition and fees at a public university have risen 32%, with in-state tuition increasing by 45%. This impact can be seen on a smaller scale in Bloomington-Normal. At Illinois Wesleyan, a private university, tuition for this academic year, 2025-2026, is \$59,226. This is a \$1,726 increase from last year's price of \$57,500. In Illinois State University, a public institution, in-state tuition for 2025 is estimated to cost \$23,752 for students out of state and \$14,303 for residents. This would be a 1.2% increase compared to 2024's rate.

These costs make it significantly harder for young people to get married, start a family, and fulfill the American Dream -- let alone compete in youth technological and future economic leadership with China, Europe, and the rest of the world. This strain is felt in the birthrate numbers, which continue to plummet. Trump is trying to position his administration as pro-family, even referring to himself as a "fertilization president". However, he has yet to materialize this ambition. Trump has even actively made the situation worse by restarting repayments of defaulted student loans after 5 years, with borrowers referred to debt collectors or garnish their wages. This decision may come back to bite the GOP during future elections. Fixing college costs must be a top issue in the states, including Illinois, and the nation as a whole. Although the Supreme Court blocked Biden's program to cancel \$400 billion in student loans, there are

ways around this block. Biden's administration was able to use existing programs to forgive \$42 billion of federal student loan debt for 855,000 borrowers. Trump could leverage his control over Congress to secure student bankruptcy protections.

This has the potential to achieve a bipartisan consensus with Democratic leaders, as Senate Democratic Leader Chuck Schumer (D-NY) promised to address the issue in 2022, saying, "It's outrageous that other people get to declare bankruptcy, but students can't." The president and Congress could push for a solution suggested by the University of Chicago to require universities to pay a fee based on dropout and default rates. This would give colleges skin in the game in making sure tuition rates are manageable. The generated revenue could be put toward further investments in higher education and making it easier for students to attend.

However, that isn't to say that solutions couldn't happen on the state level. Requiring universities to pay a fee based on dropout and default rates could easily happen in Illinois. With a Democratic government trifecta in the state, there would be minimal opposition to this progressive measure. It's no secret that it's Governor J.B. Pritzker is positioning himself to be on the Democratic ticket in 2028. To boost support, he could work with his party to lower interest rates for student debt in the state, and potentially implement the solution suggested by the University of Chicago. This would put him leagues above now retiring #2 Democratic Senator Durbin and Leader Schumer, who promised to fix student debt but failed to fight for Bill S2598, which would have given students the same bankruptcy protections businesses and other individuals have. Now students are on the hook for a mountain of debt without recourse.

As populism sweeps the country, hardworking Americans are rightfully demanding better conditions to start families. It's clear that among those issues, how to best attack college debt will be at the forefront of those discussions. As congressional midterms approach, and then the Presidential election, the party that can most adequately address college debt will gain a massive head start. The question remains, who will act first-- or even better tackle the issue together?

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