

## **The Union City Papers\***

### **Strategic Level Take-Aways from Analysis with an 80-Year Perspective: Public Education and the Student Journey to Career Success Via Carefully Planned and Affordable Next Stage Education.**

#### **Public School Education is Embattled, Victim of Self-Inflicted Wounds**

Despite being a clear priority for many reasons, public school education has been chronically underfunded. Today, as multiple 21st Century realities add complexity and cost, there is little action toward the major increase in funding that is needed. Public education's inability to cope with new and pressing needs has resulted in frustration with public schools and pursuit of a variety of costly alternatives, putting additional budget pressure on public school systems. There should be a clear-eyed awareness that public education – despite flaws and challenges – was the foundational source of education for generations past, and will be for decades ahead. More dollars and less blame-gaming are crucial.

#### **The Teacher Shortage Crisis is Real, Terrifying and Much of the Pain is Self-Inflicted**

Multiple pages could be written on this issue, but simplistic analysis tells much of the story. Teaching ranks among the lowest paid of the professions that require strong skills and four year-degrees, with strong incentive to pursue a Masters. Today, for many new teachers, the profession exemplifies the “underwater degree” if meaningful student debt was necessary. But teachers love to teach – often inspired by a multi-generational family tradition. Today, for many, the joy has been wrung out of teaching. The reasons are many and complicated and the teachers play a role in the discord. But the result is disillusionment, resignations, early retirements and declining teacher college enrollment. From a strategic overview viewpoint, the crisis is equivalent to ownership of a sports franchise that systematically demoralizes its players. Teachers are the players on the field in the public school arena. Solutions must be found and paid-for, including specific initiatives that “return the joy.”

#### **Recognition of the Importance of Graduate Competitiveness, a focused challenge for small-town or seriously underfunded school systems:**

In the 20th Century, education was textbook-based, a tradition that traced to the 1840s, and innovative thinking by leaders such as Horace Mann who recognized that our dynamic, multicultural country needed a method of assuring uniformity in “the basics” of education – the iconic “three Rs.” The playing field was level, as a specific intent of secondary school education. In the 20th Century, qualified, motivated teachers were plentiful, affordable by most school systems, large or small, wealthy or not. Again, the playing field among schools was level. Today technology has invaded curricula. Technology is not easily affordable. Teachers are not plentiful, there is and will be a bidding war. The playing field is not level. Graduate competitiveness is not assured. One solution is philanthropy, but planners and funders must recognize this focused need of updated technology for school systems graduating tens of millions annually.

### **Public School Philanthropy Must be Rethought and Renergized:**

Since the 1950s, charitable giving to public school purposes has been focused, at nearly 100%, on scholarships for students seeking 4-year college degrees. Until the mid 2010s, scholarship giving could provide a substantial boost toward college affordability. Annuitized endowed funds were a common device, in effect providing scholarship dollars in-perpetuity. “Every dollar helps,” of course, but the size of today’s scholarship giving – if tethered to 20th Century strategies – could not come close to matching the skyrocketing cost of college. Ironically, this reality has actually discouraged new giving, via a feeling that “I can’t make a real difference.” Two solutions are available:

- **Formation of a public education foundation, geared specifically to assisting a school district meet the costs of emerging needs, with dollars allocated to present needs and those just ahead, for the current generation of students.**
- **Effective communication with alumni and friends from around the country,** those blessed by successful careers who see the logic and satisfaction in “reaching back” to assist today’s schools and teachers. Those charitable gifts can fund the foundation as it prepares for ongoing service in technology in curricula, teacher retention, and student navigation to next stage education and career success. Nationally, alumni focused fund appeals are part of philanthropic strategizing as the “Great Wealth Transfer” unfolds; trillions of dollars over the 20 years ahead.

### **The Extent to Which the Student Debt Crisis is a National Disaster Must be Recognized and Addressed.**

The macro numbers are easy to find if not fully digest. \$1.7 trillion in student loans. Over 45 million debt holders. 60% delinquency rate. And most horrific, 40% of borrowers seeking college degrees have dropped out. High debt. No offsetting income to repay. The reason that this disaster is not a greater source of public outcry is the reality that the pain is suffered one family at a time, behind the walls of their home. Detached from high school, dropped out of college. Their remaining relationship is with debt collectors – often aggressive. Almost worse, current recognition of the crisis centers on remedy for the already aggrieved. There is little new thinking about the root causes of the disaster. New millions will suffer.

### **The 21st Century Role of the 4-Year Degree Must be Acknowledged.**

In the 20th Century, it was near foolproof to advise a student toward a 4-year degree as a step toward greater career success. That certainty broke in the mid 1980s with the arrival of the knowledge economy – personal computers, high-level data management, the Internet close behind. A degree in Renaissance History did not check the job application box re: college degree. When the cost of the degree skyrocketed the possibility of underwater degrees skyrocketed – degrees with no realistic chance for income that would repay the student debt. Even today, students enter a college program because mom or dad or granddad are an alumnus. Others enter because of residual faith that the degree is central to pursuing the

American Dream and it will somehow justify itself in debt repayment and ongoing career success.

The four year degree was and always will be a necessary step toward many of the skilled positions that are vital to our economy and our society. Even those degree choices should receive critical analysis in terms of student suitability and family affordability. A major percentage of the debt crisis would be alleviated by dramatic reduction in bad decisions about the 4-year degree.

### **The Student Debt Crisis is Actually a Student Planning Crisis.**

Every student (and family) signed a loan agreement that had at its core the assumption of Borrow / Learn / Earn / Repay. No more than 25% of those plans unfold as intended. A painfully high number puts another family in the sad ranks of those whose lifestyle and future prospects are harmed or devastated by the effort. So there is nothing fundamentally wrong with the idea of student borrowing – for many there is no alternative – but it is “wrong” if those students did not have the skill or information base or needed counseling that could have helped create a sound plan, appropriate for that student.

The Student Debt Crisis shines a bright light on the danger of poor education/career planning that leads to inability to repay the loan as hoped. And, many of the same issues of risk and pain face any student or family that is not insulated by wealth. Plans include savings and investments intended to lead to a successful career path. If the plans fail, the students are harmed financially and emotionally in multiple ways, even if they avoid the long-term pain of debt burden.

### **There Is a Solution – And it is Technically Feasible, with Support.**

The vast majority of students need “**Advanced Guidance Counseling**” to understand and navigate the complex journey toward 21st Century career success, for both 4-year degree seekers and seekers of alternative vocational paths. The word “advanced” signifies that there must be a connection between a potential educational path and the career path that will cost-justify the education. This one-to-one counseling must “play offense and defense” – positive alternatives and negative alternatives, for example underwater pay levels, entire career category in decline, curricula having knock-out courses the student has little chance of passing. This kind of analysis can be done today, using artificial intelligence. There are hurdles in terms of cost, counselor training and more – but the cost is well justified if the devastating impact on students' lives is considered. Unless addressed boldly, the disaster continues to hide in plain sight, as a new crop of borrowers seek education in 2025, 2026, etc.

### **Addressing Planning Needs of a Category of Students Largely ignored for Decades.**

In the 20th Century, non-college-bound students had ready access to careers in prospering local economies. Solid guidance counseling simply directed those students to a compatible company that provided the equivalent of vocational education via on-the-job training. In the economic disruption of the 1980s, a huge number of available jobs were lost, often involving plant closings that devastated small and medium sized towns. Formal vocational education was

in its infancy. Public school counseling remained fixated on “number of students that enter 4-year college programs.” This void created a generation of non-college bound students that have struggled to replace income levels and pension levels that were once enjoyed.

**The concept of Advanced Guidance includes the assumption that it is “guidance for all” and “scholarships for all,” as a valid extension of philanthropic generosity.**

**Potential grant worthy projects within this analysis:**

**We are aware the individual issues here are much discussed. But we are hopeful that our angles and conclusions are worthy of a seat at planning tables, and that some elements are actionable with grant funding.**

- Assistance in forming and extending the reach of local public education foundations as part of reviving public education philanthropy
- Professional savvy in *alumni focused fund-raising* brought to local schools or support organizations.
- *Potential focused attention on the Teacher Shortage Crisis as donation worthy – with its own set of emotional triggers that might inspire donor support.*
- Actionable steps that recognize that “Returning the Joy” is a necessary ingredient in addressing the Teacher Shortage Crisis.
- Promoting Advanced Guidance logistically – product development, personnel, etc. – making dynamic use of the power of AI and the 21st Century’s culture of technology-powered innovation.
- Increasing awareness of the impact of the student debt crisis on individual lives, leading to action that includes Advanced Guidance, but may include specific planning that helps current victims systematically address their realities. (An extension of Advanced Guidance into adult lives.)
- *Focused steps that address the specific needs of small-town schools or larger, seriously underfunded schools – an attempt to assure graduate equality in pursuit of “next stage” education and post-education careers.*
- *-----*

\* In the early 2020 a group of alumni from Union City (IN) schools assembled to form and empower the Union City Education Foundation. Covid realities and remote communication energized the idea that participants from any geographic location could participate. Our executive committee holds a combined total of 13 advanced degrees in fields that include secondary school education, visionary free-enterprise, and high-level administration related to budgets and planning. We invite input and collaboration

The Union City Education Foundation  
 Bill Corbin, President  
 731 N. Plum Street, Union City, IN 47390  
 317-691-1043    [www.uc-ef.org](http://www.uc-ef.org)

Rev: December 19, 2024