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Director of

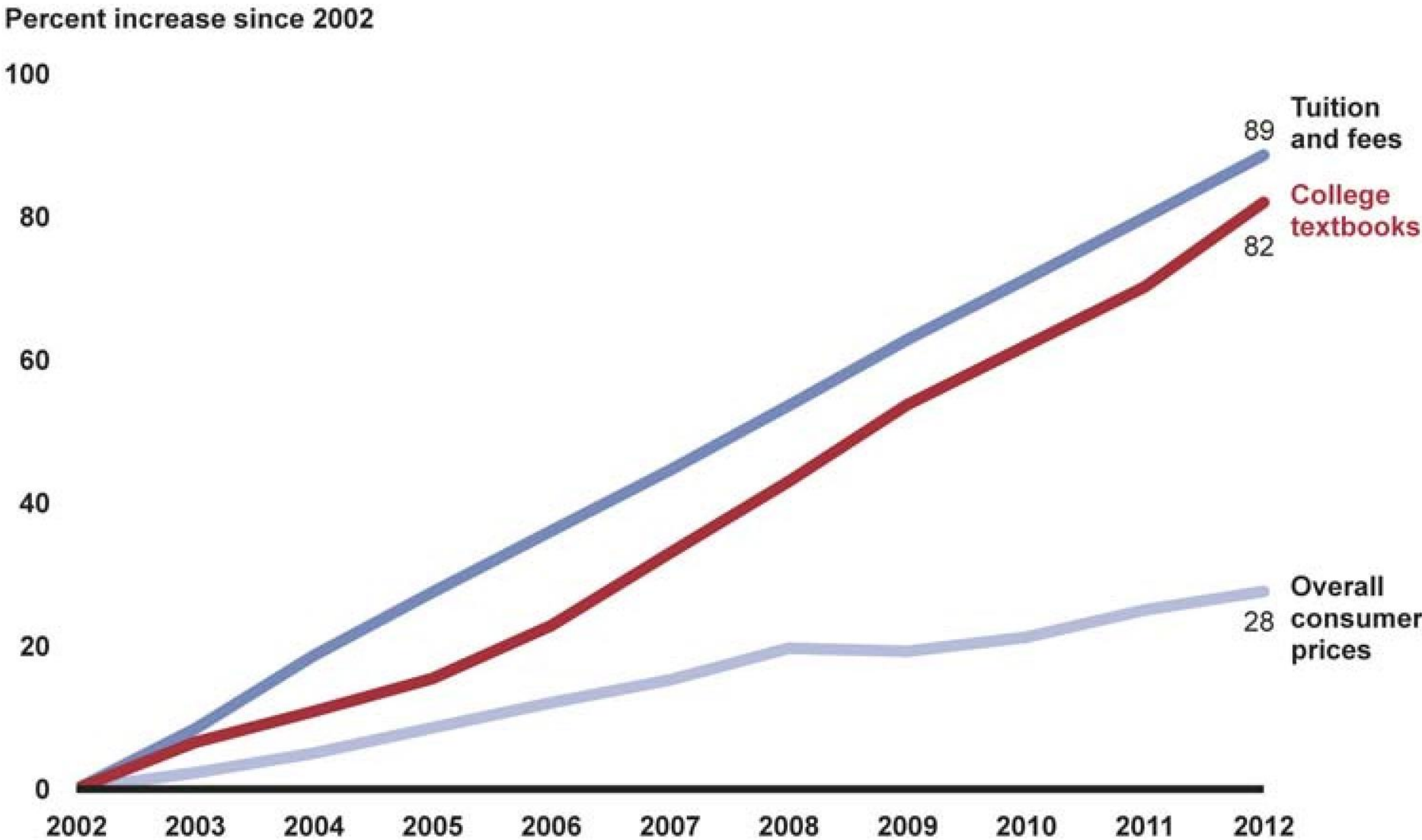
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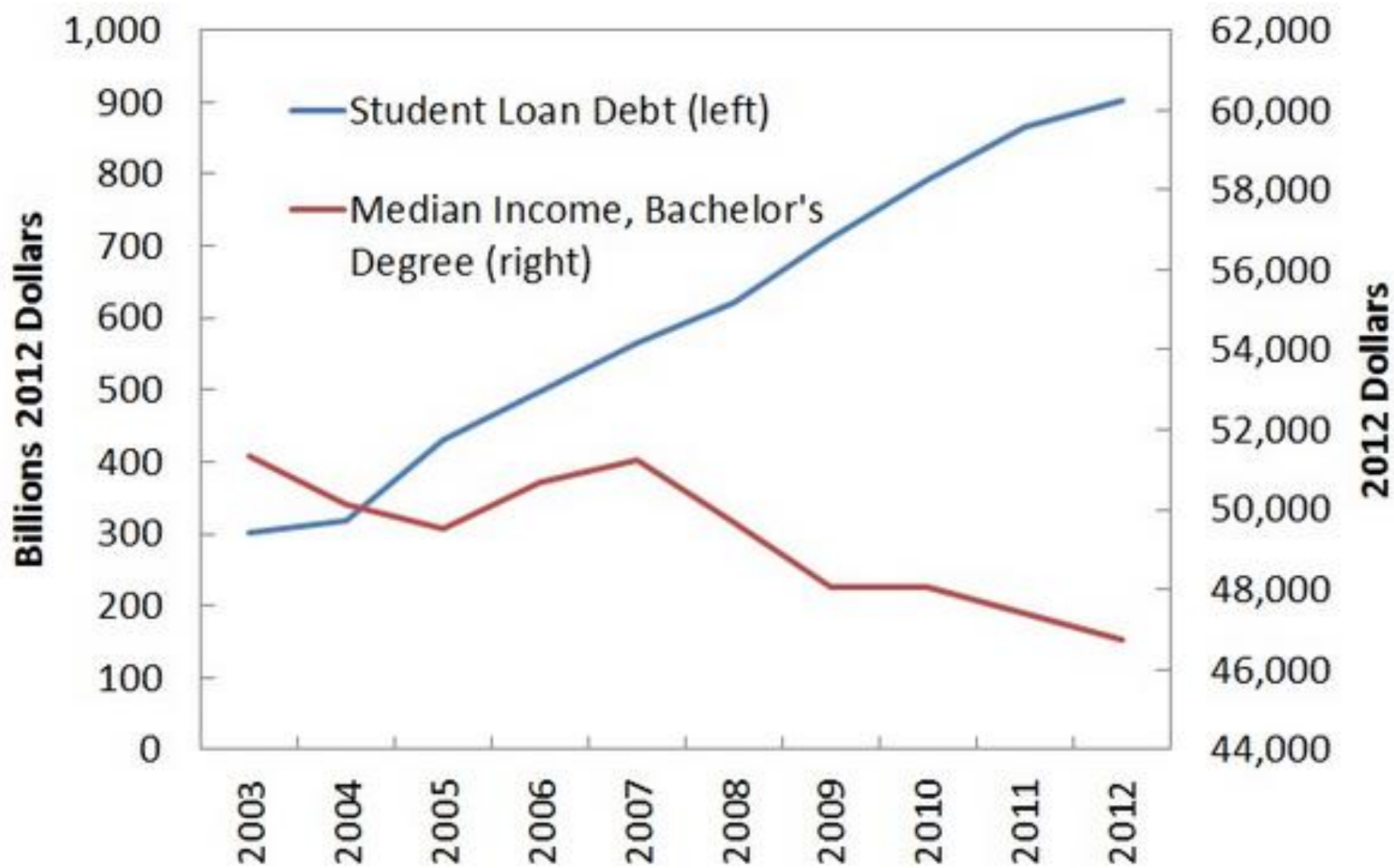
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Figure 1: Estimated Increases in New College Textbook Prices, College Tuition and Fees, and Overall Consumer Price Inflation, 2002 to 2012



Source: Bureau of Labor Statistics' Consumer Price Index data.



Sources: FRBNY Consumer Credit Panel, US Census Bureau Current Population Survey, BLS Consumer Price Index

F

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How The \$1.2 Trillion College Debt Crisis Is Crippling Students, Parents And The Economy

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Chris Denhart , Forbes Staff

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Total Student Loan Debt: \$1 Trillion

Two-thirds, that's right, two-thirds of students graduating from American colleges and universities are graduating with some level of debt. How much? According to The Institute for College Access and Success (TICAS) [Project on Student Debt](#), the average borrower will graduate \$26,600 in the red. While we've all heard the screaming headlines of graduates with crippling debt of \$100,000 or more, this is the case for only about 1% of graduates. That said, one in 10 graduates accumulate more than \$40,000.

It's a negative sum game for both student-borrowers and the economy. According to the [Consumer Financial Protection Bureau](#), student loan debt has reached a new milestone, crossing the \$1.2 trillion mark — \$1 trillion of that in federal student loan debt.



College (Photo credit: 401(K) 2013)

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What to Do About Student Loan Defaults

By THE EDITORIAL BOARD OCT. 2, 2014



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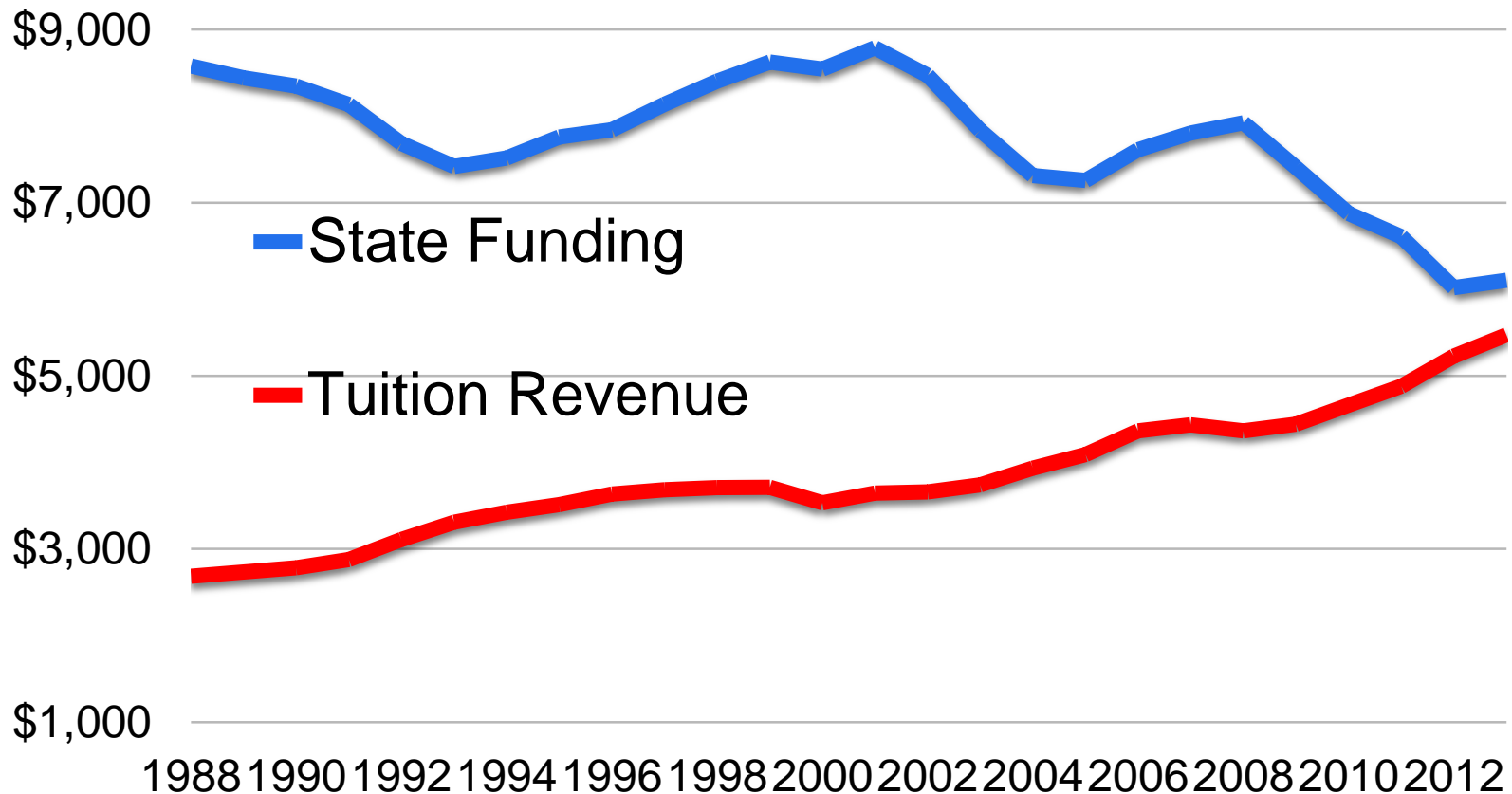
This story is included with an NYT Opinion subscription

The good news in the federal student loan default data released by the Department of Education last Wednesday is that the [default rate](#) has ticked slightly downward — to 13.7 last year from 14.7 percent in 2012 — after rising steadily through the recession. The bad news is that 650,000 borrowers who started repayment in 2011 had already defaulted by 2013. The government needs to continue pressing both schools and the loan servicing companies to educate students on affordable partial payment plans that can keep them out of default.

A damaged credit history can make it difficult for borrowers to get jobs, apartments or loans or grants to return to school. Borrowers could also see wages garnished, income-tax refunds seized by the government or money extracted from Social Security checks.

Under [new rules](#) that took effect last month, schools with default rates of 30 percent or higher in any given year are now required to develop a plan for keeping more students on track to repay their loans. Schools that reach or exceed 30 percent for three consecutive years will lose eligibility for both the federal loan program and the Pell Grant program, subject to appeal. This places schools with runaway default rates at risk of having to shut down.

US Public Higher Education Funding - \$/Undergrad FTE

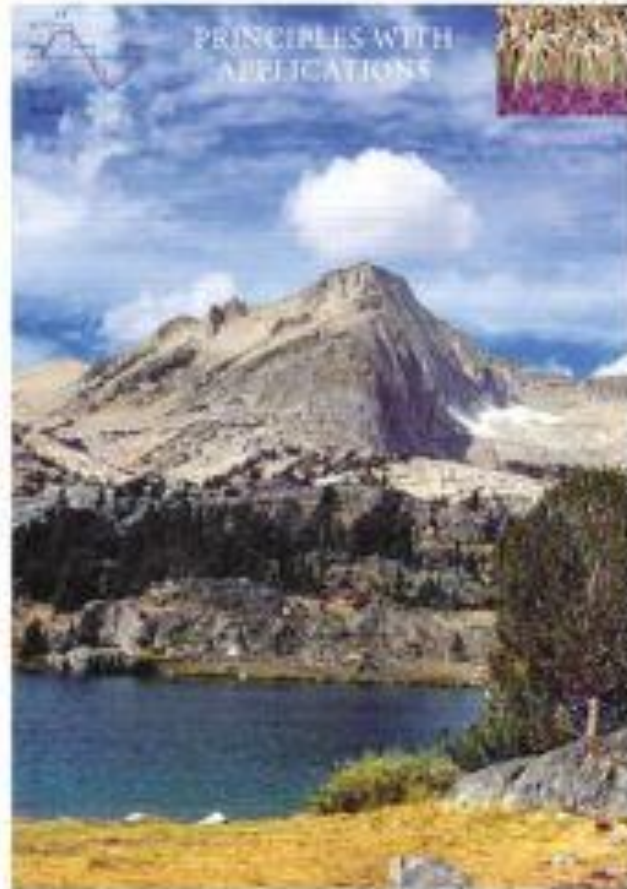




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Financial Accounting	\$ 206.38	\$ 154.79	\$ 78.81	\$ 101.30	\$ 120.51
Business Communication	\$ 156.20	\$ 117.15	\$ 59.56	\$ 71.81	\$ 93.08
Principles of Marketing	\$ 150.05	\$ 112.54	\$ 62.71	\$ 75.95	\$ 91.00
Information Systems	\$ 155.57	\$ 116.67	\$ 67.33	\$ 77.58	\$ 109.08
Linear Algebra	\$ 159.02	\$ 119.27	\$ 58.31	\$ 47.94	\$ 102.80
Statistics	\$ 151.37	\$ 113.52	\$ 62.23	\$ 74.81	\$ 114.73
Calculus	\$ 209.45	\$ 157.09	\$ 74.92	\$ 110.08	\$ 119.32
College Algebra	\$ 162.47	\$ 121.85	\$ 63.84	\$ 82.78	\$ 100.54
Physics	\$ 198.17	\$ 148.63	\$ 77.47	\$ 91.45	\$ 108.60
Average	\$ 175.48	\$ 131.61	\$ 67.86	\$ 83.53	\$ 107.59
Savings off new price		25.00%	61.33%	52.40%	38.69%

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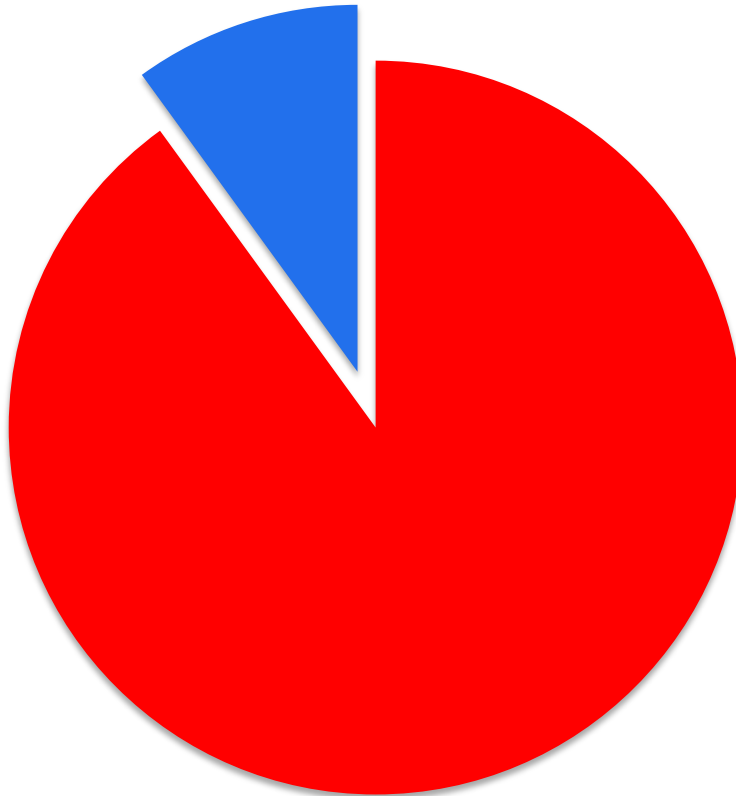
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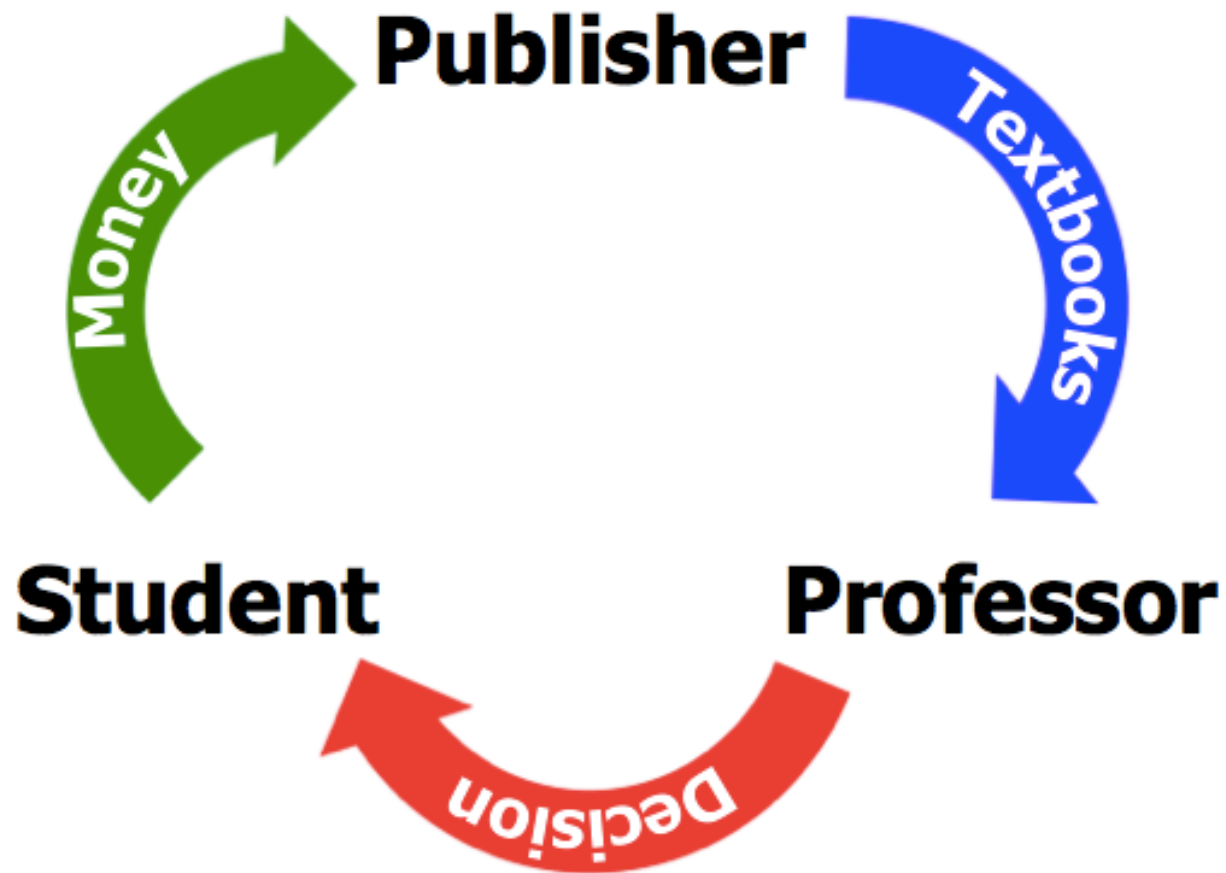
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Market Failure

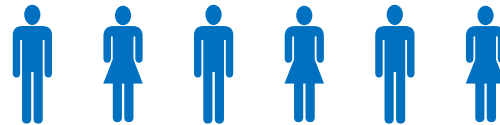


5 major
publishers hold
nearly 90% of
the market

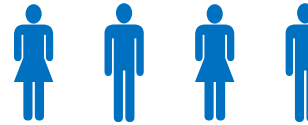


There is a direct relationship between textbook costs and student success

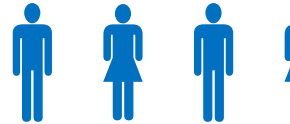
60%+ do not purchase textbooks at some point due to cost



50% take fewer courses due to textbook cost



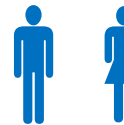
31% choose not to register for a course due to textbook cost



23% regularly go without textbooks due to cost



14% have dropped a course due to textbook cost



10% have withdrawn from a course due to textbook cost



Source: 2012 student survey
by Florida Virtual Campus

How are your students
supposed to learn with
materials they can't
afford and are not
buying?

Knowledge is Magical

can be given without being given away

Physical Expressions Are Not

to give a book you must give it away

Simulation for the Social Scientist

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Smith
Ragan



THE IN

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LEARNING

When Expressions Are *Digital*

they also become magical

PEARCE EDWARDS On 23rd July 2011, Mr James, In Hampshire, and his wife, a daughter, Daniel, a firstborn son, 19.

PHIPSON On 23rd July 2011, Mr James, (née Young) and Peter, a daughter, Elethea Sarah Bay.

ROWE On 2nd August 2011, to Laura (née Venn) and Chris, a beautiful daughter, Sophie Elizabeth.

POTTER John F. Died peacefully on 25th 2011 aged 88 after a short illness. He was born in 1923 and was a member of the 1st World War.


Do we even need cover images? Have these original Penguin covers ever been bettered for elegance and simplicity? There are generations of book collectors who think not

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Unprecedented Capacity

we can share as never before

Unprecedented Capacity

we can *educate* as never before

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online it means copy and distribute

Educational Sharing

also means adapting or editing

Digital Makes Editing “Free”

editing a printed book or magazine
is difficult and expensive

Free Copy, Distribute, Edit

we can share as never before

Free Copy, Distribute, Edit

we can *educate* as never before

Cost of “Copy”

For one 250 page book:

- Copy by hand - \$1,000
- Copy by print on demand - \$4.90
- Copy by computer - \$0.00084

Cost of “Distribute”

For one 250 page book:

- Distribute by mail - \$5.20
 - \$0 with print-on-demand (2000+ copies)
- Distribute by internet - \$0.00072

Copy and Distribute (and storage)
are “Free”

This changes everything

Except We Can't

© forbids copying, distributing, and editing

© Cancels the Possibilities

of digital media and the internet



Internet/Tech
Enables



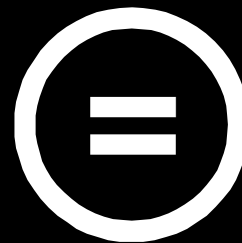
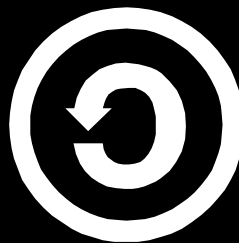
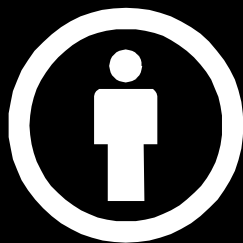
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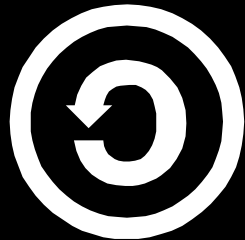
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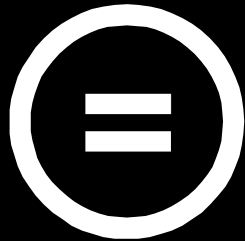
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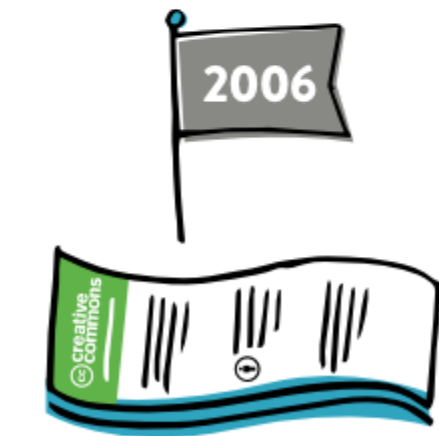


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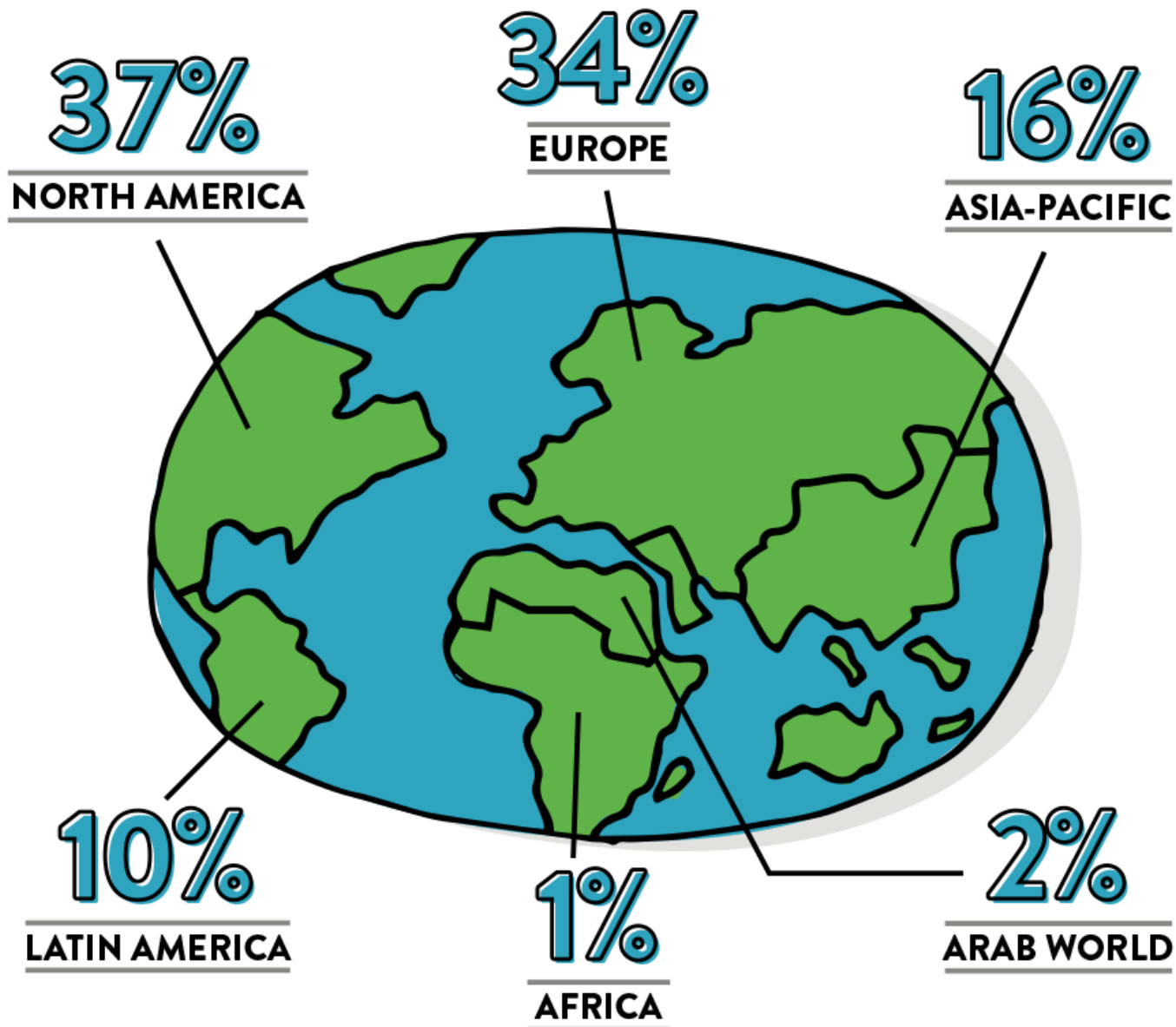


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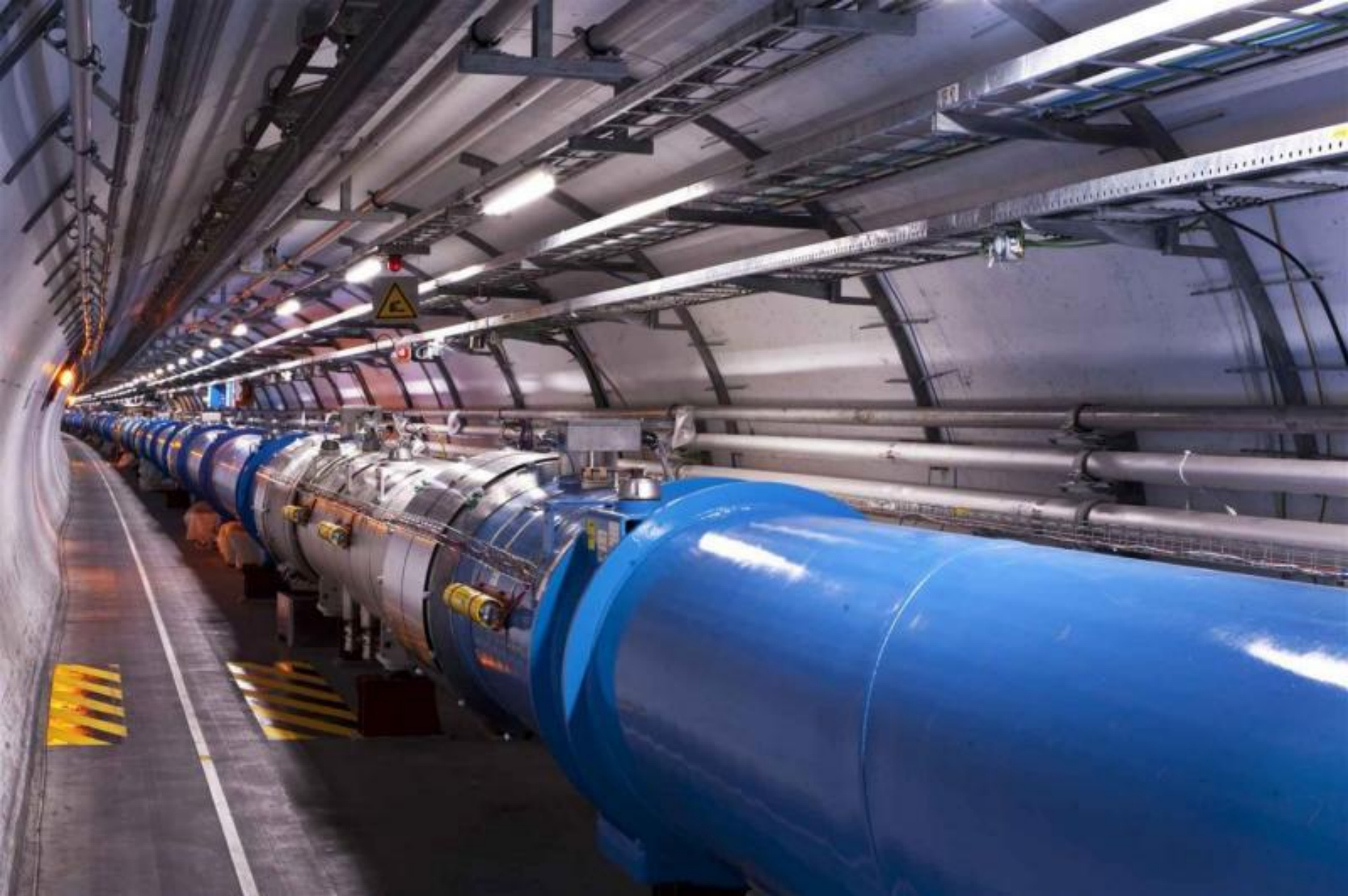


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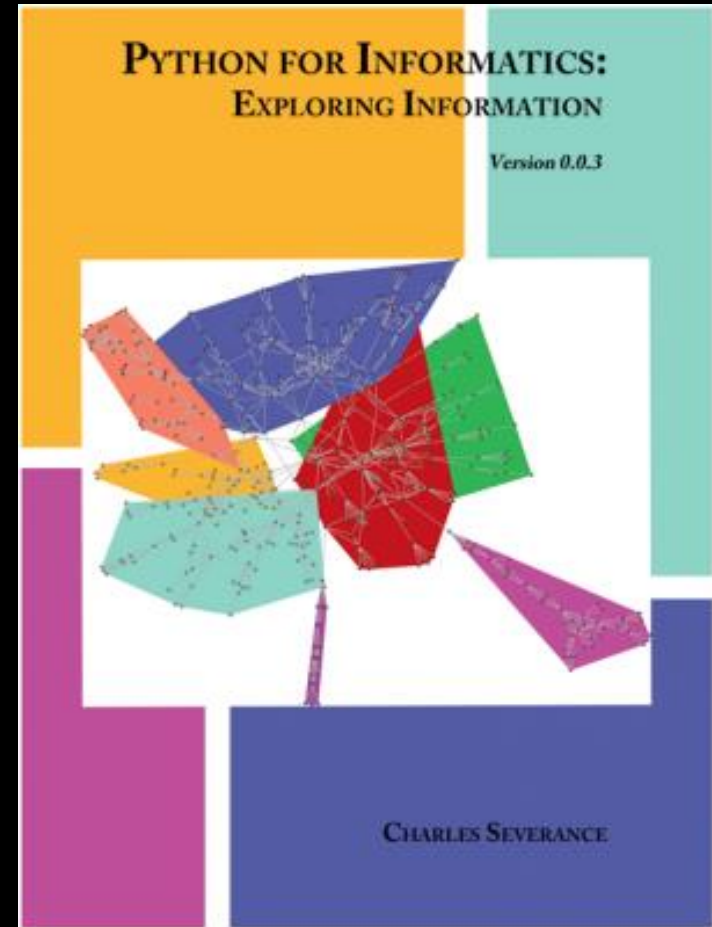
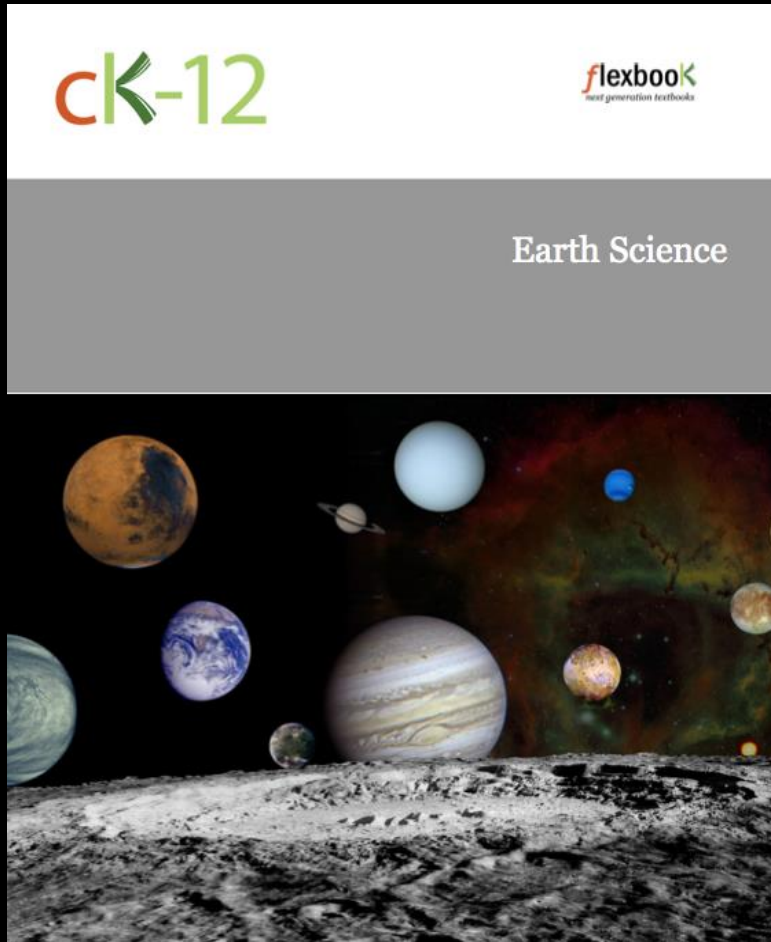
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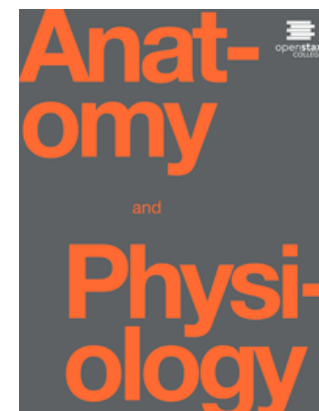
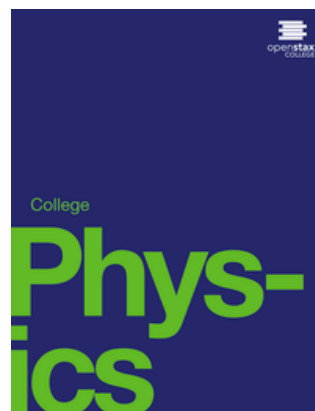
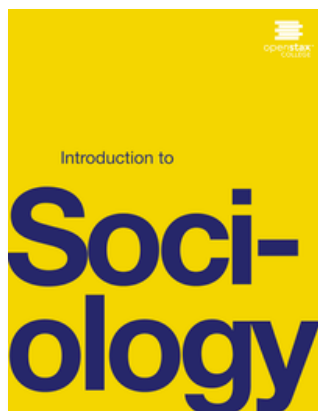
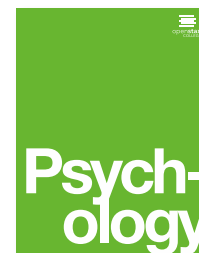
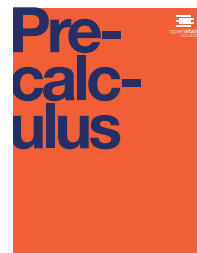
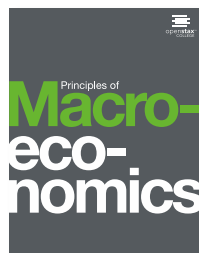
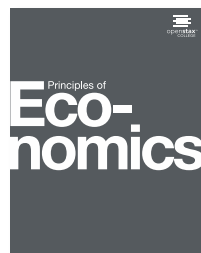
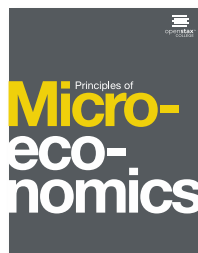
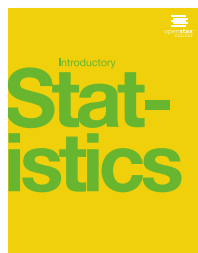
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Translations & Accessibility



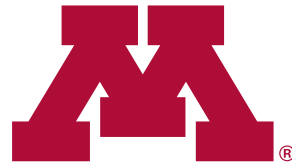
Customization & Affordability

A Growing Library



The Open Textbook Initiative

University of Minnesota



THE WILLIAM AND FLORA
HEWLETT
FOUNDATION

Received funding to provide faculty development on your campus:

- The impacts of high textbook costs
- Open textbooks as a solution
- Stipends for faculty reviews of open textbooks

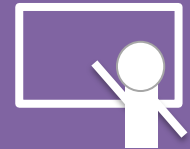
For more information: <http://z.umn.edu/opentextbooks>

Oregon Company: Lumen Learning

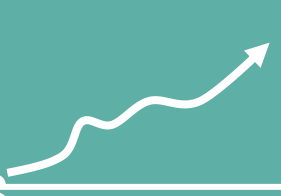


Cut total spend
on textbooks by
90%

Smooth
faculty
transition to



Measurable
increase (5-10%)
in student success



Student
access to
materials
from day 1



Data-driven
course

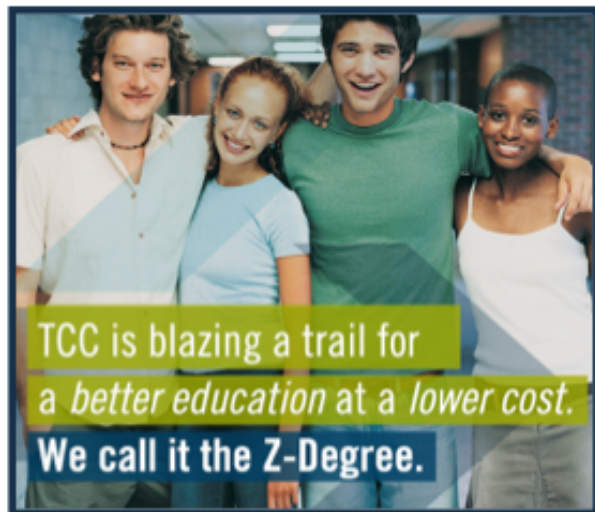
Open licensing
of all new content



updates



Tidewater Community College is making college more affordable.



The cost of college textbooks has risen 812% since 1978, more than the rates of inflation, health care, new home prices, and college tuition.

More and more, college students are unable to afford their textbooks, and as many as 70% of students have reported avoiding buying at least one textbook for their courses. Not surprisingly, these students do not do as well academically.

As of May 2013, if a TCC student purchased all of the textbooks required for a business administration degree, that student would spend \$3,678.95 on new books. While used textbooks may lower this price, their availability is, at best, uneven.

But the problem with printed textbooks goes beyond financial cost; textbooks “cost” students and teachers in other ways as well.

Because textbooks are frequently written for broad audiences in the hopes that they will fill the learning support needs and be adopted by large numbers of faculty and departments, they are filled with content and exercises that are superfluous to a specific course's learning outcomes. The cost here is in teaching efficiency and effectiveness.

All OER 2-Year Degree



CC-BY licensed textbooks
for university courses

WA Community Colleges:

- We must get rid of our “not invented here” attitude regarding others’ content
– move to: “proudly borrowed from there”
- Content is not a strategic advantage
- Nor can we (or our students) afford it

English Composition I

- 60,000+ enrollments / year
- x \$175 textbook
- = **\$10.5 Million** every year

English Commercial

- 55,000+ € per year
- x \$175
- = on every year

Insane



COURSES

Free to download, edit and use

GET STARTED

Tips on getting started using OCL courses

RESOURCES

Publications, OCL history, ...



SydneyUniviflickr(CCBYNC)

Welcome to the Open Course Library

A collection of high quality, free-to-use courses that you can download and use for teaching. All content is stored in Google docs making it easy to access, browse and download.



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Funded by the Bill & Melinda Gates Foundation and the Washington State Legislature

Managed by the Washington State Board for Community and Technical Colleges

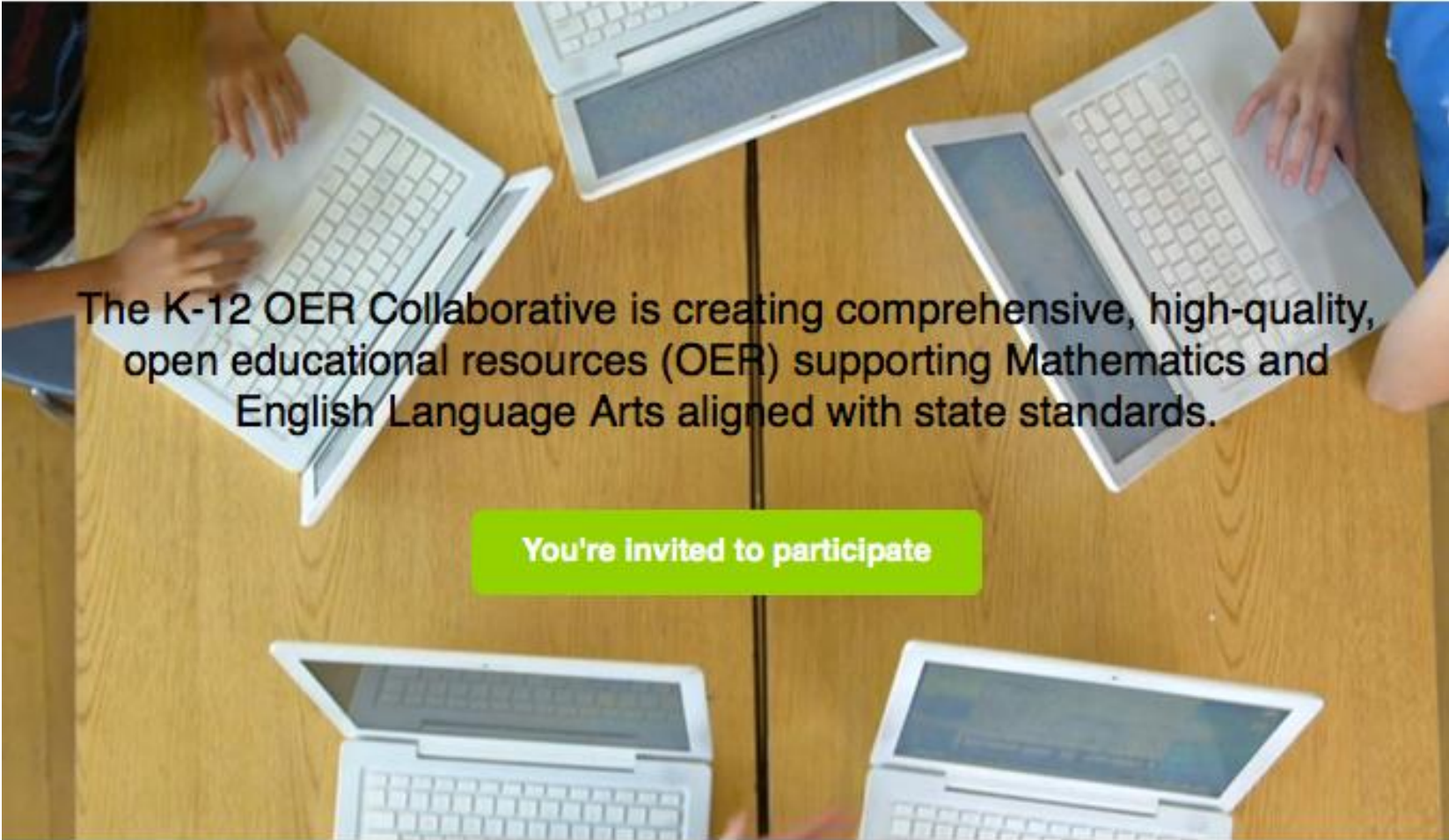
[Contact Us](#)



Does it make **any sense** WA State and
K-12 Districts together spend
\$130M/year

on textbooks and the results are:

- Books are (on average) 7-10 years out of date
- Paper only / no digital versions.
- Students can't write / highlight in books
- Students can't keep books at end of year
- All rights reserved... teachers can't update



The K-12 OER Collaborative is creating comprehensive, high-quality, open educational resources (OER) supporting Mathematics and English Language Arts aligned with state standards.

You're Invited to participate

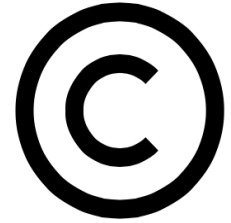
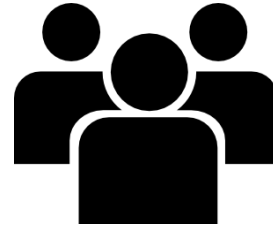
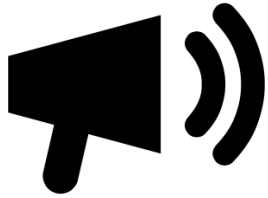
About The K-12 OER Collaborative

This project is a state-led collaborative, with support provided by many of the leading non-profits in OER and education.

<http://k12oercollaborative.org/>

Open Policy

Current research funding cycle does not maximize dissemination, economic efficiency, social impact

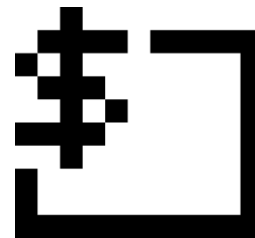
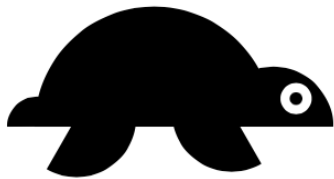


Government RFPs
announced,
research grants
awarded

Scientific research
conducted and
papers written

Articles
submitted to
journals and
peer review
occurs

Acceptance in
journals; authors
transfer copyright
to publishers



Slow scientific
progress, poor
return on public
investment

Public granted little
or no reuse rights
beyond access to
read articles

Libraries subscribe
or public pays per
article fee to view
on publisher's
website

Articles published
in mainly closed
access journals

Optimized research funding cycle maximizes public access, economic efficiency, social impact



Government RFPs announced, open license requirements included, research grants awarded



Scientific research conducted and papers written



Articles submitted to journals and peer review occurs



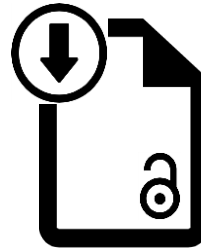
Acceptance in journals; public access policy ensures deposit in open repository



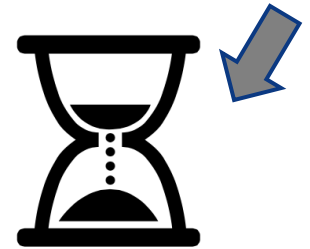
Accelerated scientific progress, optimal return on public investment



Public granted full reuse rights under open licenses



Public can download articles from open access repository



Articles published in traditional journals under embargo



White House issues directive supporting public access to publicly funded research

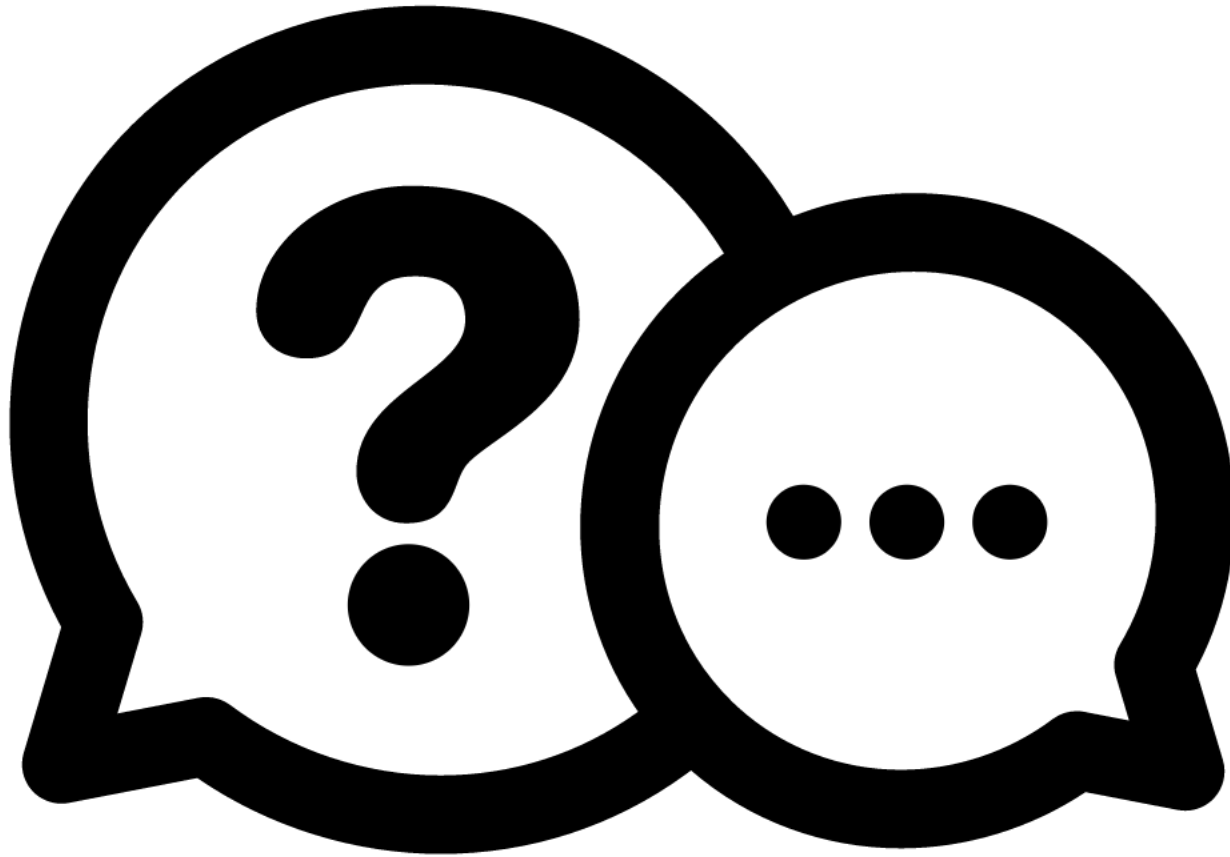


\$2 billion over four years
CC BY required



California Community Colleges require
Creative Commons Attribution for
Chancellor's Office Grants & Contracts

Publicly funded
resources should be
openly licensed
resources.





Dr. Cable Green

Director of

Global Learning

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