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Editor's Column

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As we finalize this issue in early November, we are in the last days of the 2016 presidential election. Higher education has arguably not been at the center of the political debates, but access and affordability have popped up here and there as topics of discussion. The costs of college and how students pay those costs—especially student loans—remain concerns for both political parties as well as the broader public. Whoever is president when this issue is in the hands of readers, college cost and student loans will almost certainly remain a pressing policy issue.

The contents of this issue reflect these prevailing public and political concerns. Three of the four articles address topics related to the use of student loans to pay for college. Mezza and Sommer use several nationally representative datasets to explore the extent to which credit scores compared to debt levels are predictive of loan default. Norvilitis and Batt explore demographic and attitudinal predictors of student loan use. Finally, Hsu and Fisher also explore factors affecting use of student loans, but do so using household-level data from the Survey of Consumer Finances. Each of these studies touches on different aspects of student loans, ranging from aspects that impact use of loans to contributing factors of loan default. The opening article, about competency-based education, also addresses important issues related to how students pay for college. In it, Porter discusses how current financial aid systems could be restructured to support students earning a credential through competency-based rather than credit-hour-based approaches.

Jacob Gross
Editor