



## The Daily Dish

# September 12th Edition

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A quarter of a million Virginians [are in danger](#) of having their health care plan canceled. The group received a short one-year reprieve from Obamacare, but that is running out quickly with notices going out by the end of November informing them of cancelations. Lawmakers who supported the law continuously echoed the president's now infamous line "If you like your plan you can keep it." Yesterday, the House [passed](#) a bill with bipartisan support to allow individuals to keep their plan.

A majority of Senators are asking for more time from the EPA to comment on their greenhouse gas rule regulating existing power plants. From [The Hill](#), "The 53 senators, including 10 Democrats, said 60 additional days of comment time 'is critical to ensure that state regulatory agencies and other stakeholders have adequate time to fully analyze and comment on the proposal.'" The plan has been called into question for its [baseline numbers](#) among other issues.

Don't miss AAF's event next week on the EPA's greenhouse gas rule and what it means for consumers, industry, and stakeholders featuring Jason Furman, Chairman of the Council of Economic Advisors. [RSVP here](#).

### *Eakinomics: Controlling College Costs*

AAF [polling](#) shows that Americans are deeply concerned about the cost of college, but they have little interest in having either the federal or state governments trying to solve the problem. With at least part of the burden on families themselves, AAF's Chad Miller points out [six ways](#) that they might tackle reducing the college bill. Three of the strategies involve shortening the time spent in college. Students can take advantage of summer school to shorten the time to degree. But some can also get college credit before college by taking advantage of either advanced placement (or international baccalaureate) credits or by taking advantage of high school programs that award college credits.

A second technique is to lower the tuition bill by taking advantage of two-year colleges for entry-level classes before transferring to a more expensive four-year college to finish the degree.

The final approach is to minimize the financing cost of debt-financed college degrees. The first step is to throw away the official guidelines and borrow only what is really needed to get through college; the guidelines may be inflated from your perspective. And the second is to avoid unsubsidized federal loans if at all possible. Unlike the subsidized loans, interest must be paid while in school on the unsubsidized loans.

College costs are an important issue in personal and federal finances. Families can take important steps on their own to reduce the burden.

### *From the Forum*

[Part D Price Competition Has Outperformed Proposed Price Caps](#) by Conor Ryan, AAF Health Care Data Analyst