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# **Increase In Student Attending College Attributed To Changes In Education!**

Students might find online college programs and online degree pursuits more affordable with help, in a way, from healthcare reform. The recently approved healthcare reform package included what CBS News called "some of the most sweeping changes in history - helping students pay for college".

The federal government is considered the largest source of financial aid, offering grants, loans and work study program offerings so that students with financial needs can more easily afford tuition. A rising number of students are reportedly enrolling in college, and online college programs particularly have become popular. Rising numbers of students are also looking for tuition assistance as a result of the economy, according to reports. News agencies report that through the education bill, the government plans to stop subsidies and backing for banks and other private lenders issuing student loans and make more tuition help available. If you need more information about [online universities accredited](#), look on the internet.

The Obama student loan overhaul, as it's been coined, over the course of 10 years is intended to save about \$61 billion and give college graduation rates a boost, according to reports. Much of the money is to be invested in federal financial aid offerings, some of which might require servicing assistance from private lenders, news agencies report. Students who qualify for government Pell grants and Stafford and Perkins loans are to benefit from the change, as are community colleges.

The measure approved is actually known as the Health Care and Education Affordability Reconciliation Act of 2010. At the higher education level, healthcare reform and the education bill are connected in that the age limit for students covered by their parents' health insurance increases to age 26, from 21, according to reports.

Traditional and online college students qualifying for Pell grants are to benefit from more than half of the \$61 billion in savings, or \$36 billion. Pell grants these days cover about 35 percent of the average student tuition, as compared with 77 percent a few decades ago, according to reports. Qualifying Pell grant applicants for the 2010-2011 academic year can each receive as much as \$5,500 in tuition assistance and by 2019-2020 are to receive up to \$5,900 apiece, The New York Times reported. Without the Obama student loan overhaul, qualifying students would have next year received a maximum \$2,150 each, news agencies suggest.

Students don't have to repay Pell grants the way they do loans, but students qualifying for the government's Stafford and Perkins loans also are expected to benefit as a result of the Obama student loan overhaul. Colleges and universities award these loans to students with financial needs, and recipients are required to put 15 percent of their income to loan payments, The New York Times reported. Beginning in July 2014, Stafford and Perkins loan recipients only have to dedicate 10 percent of their income to loan payments, and loans can be forgiven after 20 years in instances where students pay the loans on a timely basis, The Times noted. There is an abundance of information about [college online](#) on the web.

The Obama student loan overhaul reportedly also sets aside \$2 billion for job training programs at community colleges. It's the first time the federal government provided direct aid to the community colleges, a college president told The Chronicle of Higher Education. President Obama himself has demonstrated support for online college offerings. During a talk in Detroit last year about investing in community colleges, he proposed adding \$500 million in new online college classes as part of an overall investment intended by the year 2020 to add some 5 million new graduates, The Washington Post reported.

[Online college](#) programs and [online degree programs](#) are growing swiftly, in numbers as well as in subject areas. Obama's proposal to add new graduates is part of what some have referred to as an "American Graduation Initiative".

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