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EDUCATION FOCUS

State's GET program could face uncertain future

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Next month, lawmakers will recommend whether to allow universities to charge differential tuition, or higher rates for costly majors — a decision that could either preserve the state's Guaranteed Education Tuition program or plunge its future into uncertainty.

The GET program serves nearly 30,000 students in Washington, with 1,315 GET accounts opened by Skagit County families just during this year's enrollment period.

Seventeen Skagit Valley College students used GET units to pay their tuition for fall quarter this year, according to the school.

Started in 1998, the program is meant for those who want to start saving early for their child's education. One GET unit costs \$172 today, with its price pegged on expected returns from the program's investments as well as on predictions of future tuition costs. One hundred units are equal to a year of resident, undergraduate tuition, no matter how much tuition has increased when the funds are used. The units can be used at any school, public or private, in-state or out-of-state up to the price of the state's most expensive public school.

Though the deadline for a recommendation isn't until mid-January, it appears lawmakers on the committee examining differential tuition are leaning toward recommending striking down the law. This is partly because of the effect it would have had on the future of the GET program. Allowing universities to charge varied tuition was already temporarily put on hold earlier this year precisely because of concerns about its impact on the program. "The program could not sustain a differential tuition model for very long," said GET Director Betty Lochner. The predictability of tuition rates is essential to being able to set unit prices, she said.

The program's administrators are breathing a little easier, and at least one local parent is happy to see that it seems, for now, that the program will be preserved as originally intended.

As legislators discuss what to do about differential tuition, Janice Hudack is preparing to send her daughter, a senior at Anacortes High School, to college, using the GET units she paid for over the years.

"We figured it would be a good investment," she said. Hudack had started saving little by little, but eventually was able to purchase enough units for four years of college.

"I'm curious to see, very curious to see, what the Legislature does," Hudack said.

However, Hudack said, being enrolled in the program doesn't mean there is no additional cost. Prices for room and board at colleges have risen alongside tuition, plus her daughter is eager to go to a private school out-of-state, so the GET units will not cover four years.

It's most cost-effective for those who are considering Western Washington University or other state four-year schools which are cheaper than University of Washington, Hudack said, as the money that's not spent on tuition can then go toward room and board.

"If you go to a state institution that costs less, you get more bang for your buck," she said.

All in all, Hudack said, it's a good program, especially for parents who want to start saving early. According to the GET website, it takes about four or five years for a contributor to see a gain on their investment in the program.

Rinny Shelton, a counselor at Sedro-Woolley High School and the mother of a 14-year-old boy, wished she started investing earlier. Her family started putting in money for units when her son was 11 years old, before tuition jumped, forcing the price of GET units, as well.

"If you want to invest, do it as early as possible," she said.

Shelton said her son isn't fixated on any school at this point, so if he ends up going to a state school that's cheaper than the University of Washington, the GET units "... might be worth more than I think it might be."

As for the discussion currently swirling around GET, Lochner said those already in the program are guaranteed their units. If changes were made to the program to allow differentiated tuition, like those under previous discussion by lawmakers in the committee — having units pay for the average cost of tuition in the state, rather than the most expensive, among other ideas — those changes would affect only future enrollees. Though the program is self-sustaining, its solvency is guaranteed by state law, as the state has to cover the shortfall if there's not enough money available to pay out to those enrolled.

For Shelton, her family invested in GET to diversify the funding sources available for her son's education, and give him some guaranteed money for school. But the funds take on further significance than just dollars and cents as well — it's motivation.

"We're pretty sure education is in his future," Shelton said. "...It's a good way to even more encourage him."

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