Student Congressional Advisory Board
University of South Carolina

REPORT TO THE
SOUTH CAROLINA CONGRESSIONAL DELEGATION
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**Student Congressional Advisory Board Mission Statement**

The Student Congressional Advisory Board (CAB) serves as the voice of the University of South Carolina. The board researches the most critical issues pertaining to students and addresses South Carolina’s Congressional Delegation to find better solutions to academic, financial, and social issues.

CAB works to solicit input from institutional constituents such as students, faculty, Administrators and staff. CAB strives to educate the USC community about federal higher education initiatives and investments. This initiative enables students to realize their potential for active involvement in national politics.

As student advocates, we believe we can transform both the state and the University of South Carolina by bringing positive change to USC students. By doing this, we can enhance their future – benefiting our community and leaving a lasting heritage for future students.
2013 Congressional Advisory Board Members

Morgan DiSanto-Ranney is a junior in the South Carolina Honors College double majoring in International Finance and Marketing. Morgan is originally from Fairfax, VA and has remained heavily involved in Student Government the past three years, as well as several other organizations on campus.

Mckenzie E. Scott is a sophomore at the University of South Carolina. She is double majoring in both International Studies and Spanish. This is McKenzie’s first year in the Congressional Advisory Board, and she plans to continue her involvement in USC’s student government, as well as her leadership roles in extracurricular clubs on campus.

Austin McCullough is a junior in the South Carolina Honors College studying Political Science, History and Religious Studies. Austin is originally from Mount Pleasant, SC and remains actively involved both on and off of campus with different service organizations like University Ambassadors and Harvest Hope Food Bank.

Sheimaliz Glover is a junior International Business & Marketing Major with a minor in Chinese Studies at the Darla Moore School of Business. She is also a part of the International Business Chinese Enterprise (IBCE) academic program. In the future, Sheimaliz aspires to become a Foreign Service Officer for the Department of State.

Yousef Ibreak was born and raised in Irmo, South Carolina. He is currently a sophomore in the South Carolina Honors College. He is studying Finance and Global Supply Chain and Operations Management.
THE PATIENT PROTECTION AND AFFORDABLE CARE ACT:
A Proposal to Assist Younger Individuals

In preparation of the Congressional Advisory Board’s visit to, among others, Members of the South Carolina delegation, a series of surveys were conducted to determine the three most critical issues of importance to the University of South Carolina (USC) student community. Health care was identified as one of the most critical issues to the USC student community. This community noted that it had concerns with the newly enacted Patient Protection and Affordable Care Act (PPACA).

This paper examines a number of concerns inherent in the PPACA and sets forth two distinct proposals. First, that younger citizens be permitted to have flexible insurance policies with manageable premiums since a large part of the burden of the PPACA will lie directly on their shoulders because they are healthier and consequently will subsidize the health care system. Second, that there be an extension of the provisions permitting younger citizens to remain on their parents insurance policies if they are underemployed or unemployed past the age of 26 and until the age of 30.

INTRODUCTION

America is getting older and sicker. Over 25 million children and adults in the United States have diabetes\(^1\), more than one-third of adults are obese\(^2\), and about 600,000 individuals die of heart disease each year, accounting for one in every 4 deaths\(^3\). According to the U.S. Census Bureau, between 2000 and 2010, the U.S. population in the 45-to-64 age group increased by 31.5%\(^4\). America’s health care needs are changing. Long term help is needed.

Health care insurance serves as a vehicle to help in Americans insatiable appetite for health care and is intended to cover those unpredictable movements in life when someone is unwell\(^5\). It also has a preventative aspect in that it is also viewed as a measure to either prevent looming health care issues or to identify diseases or conditions at a stage early enough for it to be cured or placed in abeyance for an unknown period of time. Therefore, the significance of having adequate health care insurance in order to receive treatment for diseases, surgery, or preventative care is important to Americans.
Having health insurance has and continues to be viewed as a life line for families that recognize that a devastating illness can easily wipe out their savings and even their homes. Although many Americans receive health insurance, it continues to be one of the most regulated industries in the United States. Most importantly however, the health care industry will soon receive even more scrutiny and increased regulation by the federal government. This is due to the implementation of the Patient Protection and Affordable Care Act (PPACA).

THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Most recently, a federal statute was enacted that will forever effect obtaining and accessing adequate health care for generations of Americans to come. The PPACA, also known as Obamacare, was signed into law by President Barack Obama on May 23rd, 2010 and was upheld by the Supreme Court on June 28th, 2012. This law has been attacked by many and today for example, 26 states have said they are not establishing a state–run exchange, one of the major components of the PPACA.6

PPACA AND SOME OF ITS MOST CONTROVERSIAL PROVISIONS

There are three primary provisions in the PPACA that garnered the greatest amount of scrutiny. Specifically, they are the Mandated State Exchanges, High Risk Pools, and the Individual Mandate. Each of these will be discussed individually below.

Mandated State Exchanges

The PPACA calls for the creation of mandated “state exchanges”. Essentially, state exchanges are health care packages offered by the state in order to facilitate the purchase of a “qualified” health plan. It was envisioned that the state exchanges will serve as a “competitive marketplace” where individuals and businesses alike will be able to purchase a health insurance plan from a variety of vendors. This state exchange mandate is also coupled with another unique mandate: individuals must purchase health care insurance, even if they are not interested in doing so and employers are for the first time mandated to provide health insurance to its employees if they meet certain criteria7. One of the most critical groups that lies at the foundation of this requirement will be younger, healthier Americans.
The PPACA requires all 50 states to establish and maintain their own state exchange. Additionally, the PPACA mandates that these same exchanges cover a minimum set of benefits as specified by the federal government and deemed legal for use. For example provisions of the state exchanges include: “prohibiting insurers from discriminating against those with pre-existing conditions, and expanding those who qualify for Medicaid to include people and families making up to 133 percent above the poverty line”.

It is notable that Governor Nikki Haley of South Carolina rejected the creation of a state exchange and explained that the State of South Carolina will “…not pursue a state-based exchange because the operational rules were not yet defined” and because of “the limited flexibility that was offered to states…President Obama’s reelection has not changed this assessment, nor has it changed my original decision: our state should not and will not set up a state-based healthcare exchange”.

Despite Governor Haley’s position, the PPACA requires the Secretary of Health and Human Services (HHS) to establish and run state exchanges in the event a state refuses to establish an exchange by January 1, 2014. Many states feel that the mandated exchange limits their flexibility and control, and encourages producing a costly system that existing private health care agencies are already fulfilling. Not every state has the resources, rapport, or structure to undergo such a change or task in implementing mandated state exchanges. In some states, health care is not even the most important service provided to its residents.

High Risk Pools

In addition to mandating state exchanges, Section 1101 of PPACA established an “Interim High-Risk Pool Program” (the Program). By January 1, 2014 the Program will prohibit insurance companies from refusing to sell coverage or renew policies because of an individual’s pre-existing condition(s). Essentially, this means a greater number of patients with pre-existing conditions will join health care pools and insurers will be unable to deny them coverage, even if they wanted too as independent business entities.

Also, private insurance companies will be unable to charge those with pre-existing conditions, and will prohibit new plans and existing group plans from imposing
These mandated changes dramatically alter the model upon which private insurance carriers have operated for decades and causes the premium to increase for all, including and perhaps most importantly, for younger Americans who are faced with many expenses already.

Additionally, in 2010, the PPACA allotted $5 billion to finance the Program, though the United States presently has a debt exceeding $16 trillion. In addition to its exorbitant cost, those individuals in state high-risk pools under the Program could get the federal coverage only if they dropped out of their state pool and remained uninsured for six months. This requirement therefore encourages individuals and perhaps thousands of young Americans with pre-existing conditions to remain uninsured. In the event they became ill during this period they would require a federal infusion of funds or have to pay some portion of the medical costs out of pocket which could reach thousands of dollars. The federal government should not be encouraging their youth to become part of this program which could have severe implications both monetarily and emotionally.

THE INDIVIDUAL MANDATE

Another aspect of the PPACA and perhaps its most infamous feature is the individual mandate. The individual mandate requires the majority of Americans to purchase health insurance or pay a tax for being uninsured. Again a critical group that lies at the very foundation of this provision are younger, healthier American who will be mandated to pay, but will likely rarely use their mandated health care insurance. In particular, the CBO and Joint Committee on Taxation (JCT) estimated that 6 million people would pay the penalty in 2016 and that collections from those penalties would be about $8 billion per year between 2017 and 2022.

If an individual chooses to pay the tax, they will be faced with paying a penalty of 1% of their income. The nonpartisan CBO explains that these numbers are 50 percent higher than a previous projection in 2010\textsuperscript{14}. Americans shouldn’t be surprised if this projection increases even further within the next few years. College graduates cannot afford to pay 1% of their income as a penalty. These individuals already are faced with high interest rates on loans, rent and other expenses. Many college graduates cannot even
find jobs right after graduation and therefore lack the necessary income to even pay a 1% penalty.

**PPACA, BUSINESS, AND JOB CREATION**

Additionally, the PPACA will affect employers and employees of small businesses significantly. Employers who have more than 50 employees and choose not to offer insurance will also face a penalty. Small businesses are concerned that they will be unable to operate under a new construct as envisioned by PPACA. They argue that balancing the interests of their business, customers and employees are precarious at best.

Unfortunately, small businesses may find it cheaper to pay the penalty, as opposed to offering health benefits to their employees. Additionally, the employer penalties will have both direct and immediate effects on employer decisions to hire (or not hire) additional employees\(^\text{15}\) which could severely hinder young Americans ability to find a job in an already jobless economy. According to the U.S. Census Bureau, today roughly half of all Americans with health insurance obtain it through their employer or their spouse's employer. This number will greatly change as a result of the PPACA and will affect college graduates and college students alike, as more of them will be forced to rely on the federal government suffering from an already unmanageable debt crisis and stagnant economic growth.

**PPACA: ITS PRICE TAG AND WHO WILL PAY**

Many argue that the PPACA is a program that neither the country, nor the state or businesses can afford. Health care currently consumes 18% of the federal budget\(^\text{16}\). Creating and maintaining a long term state exchange is incredibly costly and is also a massive expansion of government control. Specifically, the CBO in its latest June 2012 budget projection determined that the PPACA will cause the “government to grow by 48 percent in terms of the economy”\(^\text{17}\).

Younger healthier Americans will be dramatically affected by the PPACA and they are in trouble. After all, it is predicted that individuals can anticipate an increase in health care premiums of more than 40 percent; an astronomical increase that young Americans cannot afford. A study, by the consulting firm of Oliver Wyman, concludes that premiums for individuals under the PPACA will rise by $1,576. The study also finds
that younger healthier people will be hit the hardest because health insurance policies purchased by the youngest third of the population may increase by 35 percent under the bill\textsuperscript{18}.

In light of these realities and the impact that the PPACA will have on our youth, we are proposing that if an individual is not remain on their parents insurance, that they are able to access lower premiums if they choose to be in the state exchange program or lower tax penalties if they choose not to have insurance. Additionally, we propose that individuals who are unemployed or underemployed, and are able to remain on their parents insurance be permitted to do so past the age of 26 and until the age of 30.

Our youth, the next generation of this country’s leaders and innovators, is being set up for failure. Indeed, this generation proves promising with more individuals attending college than ever before. This generation is highly educated, socially aware, and technologically advanced. Yet they are faced with loans, high interest rates, and numerous expenses that are difficult to afford because they are faced with entering a jobless stagnant economy. Our youth cannot afford yet another mandated expense through the PPACA. They need lower premiums and lower tax penalties to reduce the worries of simply staying afloat. Only then can they successfully contribute to society and to this country.
STUDENT EDUCATION LOANS:
A Proposal to Help Ensure Financial Literacy for
College Applicants and their Families

One of the most critical issues of importance to the USC student community was also the need for an increase in student loan education and literacy. This paper examines a number of the concerns regarding student loan education and sets forth a proposal for consideration: financial education relating to student loans should be embedded in the student college application process to ensure that potential college students and their families recognize the implications of their decision relating to student loans.

INTRODUCTION

There is no doubt that we are mired in tough economic times. America is suffering from a stagnant economy, unsustainable debt, and high unemployment. Families are forced to cut out unnecessary expenditures while often managing homes that are underwater and children in college. The need to raise college funds has become a necessary, albeit distasteful reality for American families, with some lacking the ability to fund college for their children at all.

With the increasing cost of college and the continuous educational funding cuts from federal and state agencies, even Americans who systematically saved money sometimes do not have sufficient funds to pay for a four year college degree for their children. According to the College Board, the testing agency that administers the SAT, the average tuition for a public college in America last year was $17,131\(^{19}\). This figure represents an increase of almost $8,000 in the last decade. Students looking to attend private institutions last year faced an average tuition of $38,589, an increase of $15,000 in the last decade\(^{20}\). Those families whose savings were either nonexistent or insufficient were forced to access student educational loans. Millions of students who elect to take educational loans from the federal government are required to fill out the Free Application for Federal Student Aid or (FAFSA form).\(^{21}\) This form is a complex document that some say rivals income tax forms.\(^{22}\) Given the ubiquity of student loans and rising cost of education, we must question whether these students and their families
understand the complexities and future implications of the financial burden being incurred by accepting educational loans, are they financially literate?

EDUCATIONAL LOAN VOLUME

As a result of the increase in cost, it is no surprise that student loan volume and value has increased significantly over the past decade. Outstandingly, Bloomberg BusinessWeek reports that in 2010 it was reported that student debt exceeded credit-card debt for the first time and in 2011 it surpassed auto loans. In March, the Consumer Financial Protection Bureau announced that student debt had passed $1 trillion. Most importantly, the latest data indicates that we are indeed in the midst of a student loan crisis. The federal government itself issued more than 90% of all student educational loans between 2011 and 2012. Many note that this crisis is being driven by bad lending policies coupled with an inability of graduating students to repay their loans because they are likely unemployed or at best underemployed.

THE HIGHER EDUCATION ACT

The postsecondary student financial aid programs authorized under the Higher Education Act of 1965 (HEA) are jointly known as the “Campus-Based programs” and include the Federal Supplemental Educational Opportunity Grant programs (FSEOG), the Federal Work-Study program, (FWP) and the Federal Perkins Loan program (Perkins). These campus–based programs are unique among the need-based federal student programs because federal funds are awarded directly to schools. The University of South Carolina (USC) participates in these programs and recognizes that its students continue to incur more and more debt.

A. Descriptions of the Campus-Based Programs

The FSEOG allows the federal government to give aid to college students with exceptional financial need. Unlike the FWAP and Perkins, under the FSEOG students can only receive between $100 and $4,000.

In addition to the FSEOG, there is the FWS program which is intended to provide part-time employment to undergraduate, graduate, and professional students in need. Basically students receive their award based on numerous factors including need and
willingness to work. It is interesting to note that the work need not be at the institution itself but can include not-for-profit organizations as well as for-profit organizations. Again like the FSEOG program, there are countless requirement needed to receive FWS employment.

Perkins Loans are also provided to IHEs to help them in making low-interest loans to student with exceptional financial need. Here, however, the funds include both federal money as well as the institution’s funds. Like the FWS, undergraduate and graduate students may receive loans. The maximum amount of funds that an undergraduate can receive annually is $5,500 or a maximum aggregate amount of $27,500. Thousands of postsecondary schools participate in the FSEOG, FEW and Perkins programs throughout the United States.

B. Stafford Loans

Additionally, Stafford Loans are federal student loans made available through the William D. Ford Federal Direct Loan (DL) program, under the Higher Education Act of 1965. These loans are only available to undergraduate students. The federal government “subsidizes” these loans by relieving the borrower of the requirements to pay the interest while he or she is in school.

C. Private Educational Loans

For those who are ineligible, unable, or unwilling to receive loans for college directly from the federal government, the next best option is to take one from a private institution. Interestingly, the number of student loans from private institutions only makes up a small fraction of the number of overall student loans received by students. This is due in part to the fact that when borrowing from a private institution the borrower’s credit history and ability to repay is considered. This means that those who are not financially stable and/or have bad credit will either be denied a loan or assessed at a high interest rate. The lack of a federal requirement for private institutions to provide student loan information to perspective borrowers means that institutions tend to provide little to no information. This is a problem. Students who take out loans must be educated in the various types of loans that are available and must understand all the terms of use associated with them.
THE UNIVERSITY OF SOUTH CAROLINA

The University of South Carolina with regard to using campus based loan programs is consistent with national trends. Students try to cut expenses wherever they can when applying to college. Based upon figures provided by the USC’s Admissions Office, 90% of students who applied in the past five years used the online application for loans versus a paper application. Students who qualify for a fee waiver from College Board must be either enrolled in a federal, state, or local program that provides financial assistance to low-income families. Another way to qualify is to live in federal housing developments or be on the Federal Free and Reduced Price Lunch program.

STUDENT LOANS AND THE NEED FOR FINANCIAL LITERACY

One of the main causes of the growing student loan crisis is a lack of financial literacy and the provision of adequate information for incoming college students. Without being adequately informed of the different types loans and their stipulations and implications, many students find themselves strapped with a financial burden that can severely and negatively affect their education and career opportunities.

Generally speaking, the college-aged portion of the population is undereducated in economic intelligence, as shown in 2010 survey by the Financial Industry Regulatory Survey that asserted that, “young Americans [18- to 34-year-olds] nationally were more likely to be less financially capable than older Americans”. Though there are drastic differences in private and federal loans and the impact they can have on the borrower, many students are unaware of the details of each option until they are already deeply indebted. Students who enter into loans are either unprepared for or unable to sustain the already financially stressful college experience, negatively affecting many aspects of their lives.

According to the National Survey of Student Engagement one third of college students have their academic performance negatively affected by monetary problems, and roughly the same amount of students regularly skip purchasing academic materials due to cost. Economic issues like these can serve to push students into dangerous loans, and the lending in turn can serve to worsen these problems. Preoccupation with the burden of finances, partially caused by loans, disrupts student’s academic performance
and weighs on student’s psyche. The American College Health Association claims that financial issues rank second only to academics as detriments to student’s mental health, ahead of intimate relationships, lack of sleep and family problems.  

The need to be more knowledgeable is understood by the target age group, as a 2012 study by the College Savings Foundation found that over half of current high school students wished their institutions offered “instruction for them and their families to prepare for college costs”. Increasing financial education opportunities for college students would provide an array of benefits. Research sponsored by the University of Arizona and the National Endowment for Financial Education has shown that students who are exposed to financial education experience an increase in financial knowledge that will drive the growth of increasingly responsible behavior as they grow into young adults and enter the workforce.

When addressing the student loan crisis a focus must be placed upon ways in which students can become more financially literate before they seek and obtain student educational loans. The evidence provided, further alludes to the fact that the youth of America lack the necessary resources to make long-term financial decisions. A nationwide solution must be implemented at the university level. That is why the Congressional Advisory Board of USC is proposing a solution that is both effective and economical. The program in mind mirrors USCs AlcoholEdu program. Indeed this free virtual program is being mandated at over 500 institutions across the United States. Specifically it warns college students of the risks and dangers of abusive drinking habits. 70% of student users who experienced AlcoholEdu recommended it to their peers.

Potentially a mandated video module across institutions around the entire county, with a similar structure regarding financial literacy coupled with educational loan information, could create positive results and save students from drowning in debt. What is so exciting about this proposal is its flexibility and ease with which it could be embedded into the already well-established college admission application process. Theoretically it could reach every single college applicant in the United States by having the module serve as a prerequisite to an institution’s application. Lastly, it could inform so many ill-informed college students and parents on financing a college education and most importantly educate individuals about the importance of understanding the future
implications related to borrowing money to fund a college education. Young Americans seeking a higher educational degree need to be financially literate and informed.
PROFESSIONAL DEVELOPMENT:
A Proposal to Expand Professional Development Programs

One of the issues of great importance to the USC student community involved an increase in the amount of professional development programs offered to students. This paper briefly examines the University of South Carolina’s (USC) professional development programs and proposes that these programs be offered to more students at USC and that USC’s programs be used as a model nationally to help enhance the ability of American graduates to compete for job opportunities in both the national and global marketplace.

INTRODUCTION

For a four year investment into a college or university, a student should reap more than just a bachelor’s degree in their major of choice. A wholesome college experience should include professional development and leadership training as well as the security of a job worth the time and effort. As the United States now faces unparalleled forces of global competition, the future of our nation heavily depends upon both the preparedness of students to compete globally and the availability of jobs for them. Job creation is one of the most widely discussed issues among collegiate administrators and a growing topic of concern for both students and recent college graduates, but so is the scarcity of highly skilled labor for major corporations and organizations who are looking to employ university students. Therefore ensuring that current and future college graduates can showcase their critical thinking skills, expertise, professionalism, and work ethic is critical to the development of our nation.

In a report from, “Chasing the American Dream: Recent College Graduates and the Great Recession”, 50 percent of students surveyed feel that they are less prepared for the “world of work” than the generation before them. Similarly, 39 percent feel that they need more education to gain the career that they want and 26 percent of college graduates have returned to college to further their education outside of their undergraduate degree. Additionally, many graduates are disappointed with the quality of their first job with only four in ten reporting to have had a job that required a four-year degree, and only two in ten seeing their first job as being on their career path. In fact, about 38 percent or 760,000, of the 2 million employed young graduates with
bachelor’s degrees were “mal-employed” — working jobs that do not require a four-year degree and now are faced with even greater difficulty trying to pay off tremendous expenses like student debt.

THE UNIVERSITY OF SOUTH CAROLINA

The issue of job creation is especially crucial to students attending the University of South Carolina (USC). This is heavily demonstrated through the USC’s Career Center which focuses on employee outreach and works to help students identify and hopefully obtain a job that will make direct or indirect use of their college education.

USC students are very much aware of the dire financial crisis and lack of job availability in the workforce which hinders recent graduates in numerous ways, including their ability to pay off student debt. This is the case despite the fact that USC is fortunate in that it recently received recognition on making its students employable. Based on the “2012 Global Employability Survey”, released in Germany, thousands of recruiters and top executives of companies in more than twenty countries on what schools they thought produced the most employable graduates. USC ranked number 133 out of 150 universities and was the only university in South Carolina to receive that distinguished recognition. The USC Career Center Director Halasz, believes that this may be due to the national recognition several of USC's programs have received. Undoubtedly, graduates make a positive impact upon the area in which they decide to reside once they have located employment. For example, it was recently determined that USC graduates make an enormous economic impact on Columbia and the entire state. On average, graduates pump $4.1 billion dollars into the state's economy every year and South Carolina residents with a bachelor's degree earn on average $15,000 more per year than high school graduates. There is an obvious financial advantage to providing these graduates with more support. College graduates need to be well prepared for the job market and competitive to get those limited jobs being created in the workforce.

EXPANDING PROFESSIONAL DEVELOPMENT

In order for college students who eventually become college graduates to become more employable and more competitive in a limited job market both nationally and globally, it is proposed that certain strategies be implemented to help students in a direct,
efficient and effective manner that can easily be replicated in universities across the United States. Specifically consideration should be given to:

1. Expanding the availability of professional development courses currently at USC to all students as required courses, and

2. Using, for example, USC’s established professional development programs as a model for other universities through the use of online and technology-enabled learning so that American students can better compete nationally and globally for limited job opportunities.

USC has many established professional development programs focusing on locating jobs and career building. It encourages students to engage in case competitions and projects that help them develop their craft. It is proposed that both funding and recognition of professional development courses that directly teach students how to become more competitive and successful once they are in the workplace, be enhanced, in addition to increasing a local and global network that students and corporations can benefit from.

In this way, USC students are better able to compete in the ever more competitive national and global marketplace, and have access to more on-site training, internship opportunities, and future employment. Organizations such as the Office of Leadership Programs, the Career Center, and the Leadership Scholars Program benefit students and continue to demonstrate that USC can also be used as a model for other institutions of higher education.

USC is a leader in South Carolina for its innovated hands-on approach in molding students to become professional graduates. At USC, the first month a freshman is on campus they are able to access career fairs, leadership activities and personal development workshops. Perhaps what is so unique about Carolina graduates is the University 101 program that teaches students about the tools available to ensure success in college. This semester long course is comprised of workshops by USC professionals who work in different departments campus-wide. This course makes students aware of the many resources around them that can make them successful in college and consequently after college.
Additionally, USC is well known for its dedication to the development of student leadership. The Office of Leadership Program offers students the opportunity to take part in the Professional Development Program and On the Job Coaching, as well as providing a resource center for any students who might need guidance.

The Career Center is open to students and recent alumni year round, as they work to establish themselves professionally. The Career Center has developed a Community Internship Program (CIP) which uses federal aid to create paid internship positions in the community for students, and offers online tutorials and in person workshops for things such as job interviews and resume critiques.

The Moore School Office of Career Management offers an uncontested proving ground in which all business majors complete a demanding array of courses. Through this office, the curriculum for business majors is designed with career professional development in mind. Students are required to take courses in resume and interview preparation, facilitating upcoming opportunities for job employment.

The professional development programs at USC and particularly those at the Moore School are well respected. These professional development programs should be expanded to include all students in the nation, which will enhance the higher education experience and produce more qualified members of society. USC should act as a model to ensure that all students studying in the United States are prepared to compete on both a national and a global level. Professional development programs are an investment in the future of the United States and are imperative to preparing students to compete in the ever-growing global marketplace.


24 Ibid.


27 Ibid.


30 Ibid.


32 Ibid.


34 Ibid.


36 South Carolina Undergraduate Admissions, Columbia, South Carolina 29208 University of South Carolina Board of Trustees


44 What is AlcoholEdu for College, University of South Carolina Substance Abuse Prevention and Education, http://www.sa.sc.edu/alcoholedu/whatis/ (December 2012)


46 Ibid


49 Ibid

50 Ibid
