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Abstract
Beginning in the early 1980's, average tuition and fees for higher education institutions in the United States experienced two decades of unprecedented growth. Over the 10-year period ending in 2003-2004, average tuition and fees rose 47 percent at public four-year colleges and universities and 42 percent at private four-year institutions. The growth rate over the preceding decade was even more significant at 54 and 50 percent, respectively. Much of the liquidity required by students and families to fund the cost of higher education has been supplied by the SLM Corporation, also known as Sallie Mae. Founded in 1972 as a Government...

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