THE MESOCRATIC PARTY | POLICY WHITE PAPER

The Education Baseline

Free Public Education Through College, Professional Teacher Pay, and a Leaner Department of Education

Invest in minds. Invest in America.

Published by the Mesocratic National Committee February 2026

Table of Contents

Executive Summary

American education is in crisis at every level — and the crises are connected.

There is $1.8 trillion in outstanding student loan debt spread across 43 million borrowers. The average graduate leaves college owing nearly $30,000. Student debt delays homeownership, delays family formation, delays wealth building, and drags on the broader economy. The federal government originates, services, and often forgives these loans at enormous administrative cost — effectively subsidizing a broken system rather than fixing it.

Meanwhile, the people who run that system — teachers — are leaving the profession in record numbers. The national average teacher salary is $72,030. Starting teachers average $46,526. Adjusted for inflation, teachers earn 5% less than they did a decade ago. Thirty-four states have starting teacher salaries below $40,000. The result is predictable: teacher shortages in nearly every state, worst in the subjects that matter most — math, science, and special education.

And the outcomes reflect the dysfunction. On the most recent international PISA assessments, U.S. students ranked 26th in math, 12th in reading, and 16th in science among OECD nations. American students are outperformed by peers in countries that spend less per student but invest more strategically.

The Mesocratic Party proposes three connected reforms:

- **Free tuition at public colleges and universities.** Tuition only — room, board, books, and living expenses remain the student's responsibility. Total cost: approximately $80-95 billion per year, offset substantially by reduced federal student loan origination, servicing, default costs, and income-driven repayment subsidies.
- **Professional teacher pay.** A federal minimum salary floor of $60,000 for certified teachers, with states supplementing above the floor based on cost of living and subject-area demand. Funded through a combination of federal grants and state matching funds.
- **A leaner Department of Education.** Restructured to three core functions: funding distribution, standards and accountability, and civil rights enforcement. No federal curriculum mandates. No bureaucratic expansion. The department becomes smaller, more focused, and more effective.

These are not three separate proposals. They are one system: invest in the people who teach, remove the financial barrier to learning, and get the federal bureaucracy out of the way.

---

1. The Problem: Three Crises at Once

1.1 The Debt Crisis

Total outstanding student loan debt in the United States is approximately $1.8 trillion — the second-largest category of consumer debt after mortgages. Approximately 43 million Americans carry student loans.

The numbers:

- Total federal student loan debt: approximately $1.64 trillion.
- Total private student loan debt: approximately $145 billion.
- Average federal student loan debt per borrower: $39,547.
- Average debt for bachelor's degree graduates: $29,300.
- Average debt for graduate degree holders: $66,000–$246,000 depending on degree type.
- Median student loan debt: $20,000–$25,000.
- Borrowers over age 35: 52% of all federal student loan borrowers.
- Borrowers over age 50: 20%.

The economic consequences are measurable. Every $1,000 increase in student loan debt is associated with a 1.8% decline in homeownership rates among college graduates under 35. Adults with student debt are less likely to marry or have children compared to debt-free peers. Approximately 16% of student loan borrowers — nearly 6 million Americans — are at least 60 days behind on their payments.

The federal government's role in this system is paradoxical. It originates the vast majority of student loans, services them through contracted servicers, absorbs the losses when borrowers default, and has forgiven approximately $160 billion in student debt through various relief programs since 2020. The government is simultaneously the lender, the regulator, the collector, and the debt forgiver — and the total debt balance keeps growing.

1.2 The Teacher Crisis

The national average public school teacher salary for 2023-24 was $72,030 — a 3.8% increase from the previous year, but still 5% below where it was a decade ago when adjusted for inflation.

Starting teacher salaries are far worse. The national average beginning teacher salary is $46,526. Thirty-four states have starting salaries below $40,000. Montana's starting salary is $31,418. Only two states — New Jersey and the District of Columbia — offer starting salaries above $50,000.

The range across states is enormous:

State	Average Teacher Salary	Starting Salary
California	$101,084	~$55,000
New York	$95,615	~$49,000
Massachusetts	$92,076	~$47,000
National Average	$72,030	$46,526
Missouri	$55,132	~$34,000
Florida	$54,875	~$39,000
Mississippi	$53,704	~$40,000
Montana	—	$31,418

Sources: NEA Rankings and Estimates 2025; state education departments.

The pay gap between teachers and other college-educated professionals is significant. Teachers earn approximately 24% less than comparably educated professionals in states without collective bargaining. Even in unionized states, the gap persists.

The consequences are predictable: 40% of teachers hold more than one job. Teacher attrition rates are at historic highs, particularly among early-career teachers and in high-need subjects. Schools in low-income communities — which need the best teachers most — have the hardest time attracting and retaining them.

Low pay is a moderate to serious concern for 87% of pre-K-12 teachers, according to NEA surveys. The profession is hemorrhaging talent, and not enough new graduates are entering to replace them.

1.3 The Outcome Crisis

Despite spending more per student than nearly any country on earth, American students consistently underperform their international peers on standardized assessments.

On the most recent PISA (Programme for International Student Assessment) tests, administered in 2022:

- **Math:** U.S. students ranked 26th among OECD nations.
- **Reading:** U.S. students ranked 12th.
- **Science:** U.S. students ranked 16th.

Countries that outperform the U.S. in multiple categories include Estonia, Japan, South Korea, Finland, Canada, Poland, Ireland, and Australia — most of which spend less per student than the United States.

Within the U.S., outcomes vary dramatically by income and geography. Per-pupil spending ranges from under $8,000 in some districts to over $25,000 in others. The quality of a child's education depends overwhelmingly on their ZIP code and their parents' income — a reality that contradicts the premise of public education as an equalizer.

The high school graduation rate is approximately 87%, but this masks significant disparities. College completion rates are worse: only 42% of students who begin a bachelor's degree complete it within four years. Six-year completion rates are approximately 63%. At community colleges, completion rates are far lower.

---

2. The Data: What We Spend and What We Get

2.1 What Free Public College Actually Costs

Public colleges and universities in the United States received approximately $83 billion in net tuition and fee revenue in the 2021-22 academic year (the most recent complete data available). This figure includes tuition collected from students after institutional grants and scholarships but before federal and state financial aid is applied.

The average in-state tuition at a public four-year institution is approximately $9,800 per year. At public two-year institutions (community colleges), average tuition is approximately $3,900 per year.

These are manageable numbers. The total cost of eliminating tuition at all public colleges and universities — community colleges through four-year state universities — is approximately $80-95 billion per year.

For context:

Comparison	Annual Cost
Free public college tuition	~$80-95 billion

Comparison	Annual Cost
Federal student loan origination (2023-24)	~$99 billion
Annual federal student loan forgiveness costs (recent avg.)	~$20-30 billion
Federal cost of income-driven repayment subsidies	~$50-70 billion (estimated)
Annual tax compliance cost (current system)	~$400-500 billion

Sources: NCES IPEDS; College Board; Federal Student Aid; CBO.

The federal government already spends more managing the consequences of expensive college — originating loans, servicing debt, absorbing defaults, administering forgiveness programs — than it would cost to eliminate the tuition that creates the debt in the first place.

2.2 What Student Debt Actually Costs

Student debt is not just a personal burden. It is an economic drag.

The $1.8 trillion in outstanding student loan debt represents purchasing power that is diverted from the broader economy. Monthly student loan payments averaging $200-300 per borrower represent money not spent on housing, consumer goods, small business formation, or savings.

The federal government's costs include:

- Loan origination and servicing administration.
- Losses from borrower default (the default rate has risen to over 10% as of 2025).
- Subsidized interest costs for income-driven repayment plans.
- Direct forgiveness expenditures (approximately $160 billion since 2020).

The system is economically absurd: the government lends money to students, the students pay it to universities, the universities use much of it on administrative overhead, the students struggle to repay, and the government ultimately absorbs much of the loss. Eliminating tuition at the source — by funding public universities directly — eliminates this entire cycle.

2.3 Teacher Pay: The International Gap

Among OECD nations, the United States pays its teachers less relative to other college-educated workers than most peer countries.

In Finland, teachers earn approximately the same as other college-educated professionals and the profession is highly competitive (acceptance rates for teacher training programs are below 10%). In Germany, teachers are well-compensated civil servants. In South Korea and Singapore, teaching is among the most respected and well-paid professions.

In the United States, the "teacher pay penalty" — the gap between what teachers earn and what comparably educated professionals earn — is approximately 24% in non-collective-bargaining states and 14% nationally.

The correlation between teacher pay and student outcomes is not direct, but the pipeline effect is clear: when teaching pays poorly, fewer talented graduates enter the profession, quality declines, shortages increase, and students suffer.

2.4 Student Outcomes: The International Gap

Country	PISA Math Rank (OECD)	Per-Student Spending	Teacher Pay (relative)
Japan	1st	Below U.S.	High
South Korea	2nd	Below U.S.	High
Estonia	3rd	Well below U.S.	Moderate
Finland	8th	Below U.S.	High (parity)
Canada	9th	Comparable to U.S.	High
United States	26th	Highest	Low (relative)

Sources: OECD PISA 2022; OECD Education at a Glance 2024.

The pattern is consistent: countries that invest strategically in teachers and make education accessible outperform the United States despite spending less.

---

3. How Other Countries Do It

3.1 Germany

Germany eliminated undergraduate tuition at public universities in 2014. Students pay a small semester fee (typically €150-350) that covers administrative costs and public transportation passes, but tuition is free. Graduate programs are also largely free at public institutions.

Germany funds this through state (Länder) budgets, supplemented by federal funding. The system coexists with a strong vocational training sector — approximately 50% of German students pursue vocational rather than university tracks.

Germany spends approximately 4.7% of GDP on education. Unemployment among young adults (25-34) with tertiary education is approximately 3%.

3.2 Finland

Finland provides tuition-free education from primary school through university, including graduate programs, for all Finnish and EU citizens. The system is funded through general taxation.

Finnish teachers are required to hold a master's degree. Teaching is a competitive, well-respected profession. Teacher training programs accept approximately 7-10% of applicants.

Finland consistently ranks among the top 10 OECD nations in educational outcomes despite spending less per student than the United States.

3.3 Norway

Norway provides free tuition at all public universities, including for international students. Students pay a small semester fee (approximately NOK 600, roughly $55 USD).

Norway's education spending as a percentage of GDP is approximately 5.5%. The country has near-universal tertiary education attainment among younger adults and very low youth unemployment.

3.4 The Pattern

Countries with free or near-free public higher education share common characteristics:

- Higher tertiary education attainment rates.
- Lower student debt burdens (often near zero).
- Competitive teacher recruitment (driven by professional-level pay and respect).
- Better student outcomes on international assessments.
- Comparable or lower total education spending as a percentage of GDP.

The United States spends more and gets less because it spends on the wrong things: debt servicing, administrative overhead, and a fragmented, inefficient funding system rather than on teaching and access.

---

4. The Proposal

4.1 Free Tuition at Public Colleges and Universities

The Mesocratic Party proposes eliminating tuition at all public postsecondary institutions — community colleges, state colleges, and state universities — for students pursuing an associate's or bachelor's degree.

What is covered: Tuition and mandatory academic fees at public institutions, for in-state students, for undergraduate degree programs (associate's and bachelor's).

What is not covered: Room and board. Books and supplies. Living expenses. Graduate and professional programs. Private universities. Out-of-state tuition premiums.

Why tuition only: The purpose of the policy is to remove the financial barrier to education itself — the cost of instruction. Room, board, and living expenses vary enormously by location and personal choice. Students who live at home pay far less than those who live on campus. The government should not subsidize lifestyle choices; it should subsidize education.

Why public institutions only: Public colleges and universities exist to serve the public. They are already funded in part by taxpayers. Extending that funding to cover tuition completes the public education model that already runs from kindergarten through 12th grade. Private universities are free to charge what they want and compete on the quality of their product.

Effect on private institutions: Private universities will face competitive pressure, which is the point. When the public option is free, private institutions must justify their premium through demonstrably superior education, not through brand prestige or exclusivity. This is how markets work.

4.2 Professional Teacher Pay

The Mesocratic Party proposes establishing a federal minimum salary floor of $60,000 for all certified public school teachers, with an expectation that states supplement above the floor based on cost of living and subject-area demand.

The federal floor: No certified public school teacher in the United States should earn less than $60,000 per year. This represents a meaningful increase for teachers in low-paying states (where starting salaries are currently $31,000-$40,000) while having minimal impact in states that already pay above this level.

State supplements: States are expected to set salaries above the federal floor, with the federal government providing matching grants for increases above the minimum. High-cost-of-living states should pay substantially more. Subject-area premiums for math, science, special education, and other high-need fields are encouraged.

Why this matters: Teaching is the single most important profession for the long-term competitiveness of the country. Treating it as a low-wage, low-prestige job guarantees that the most talented graduates will choose other careers. Paying teachers professionally is not a cost — it is an investment with a measurable return in student outcomes, workforce quality, and economic competitiveness.

4.3 A Leaner Department of Education

The Mesocratic Party does not support abolishing the Department of Education. But it does support restructuring it.

The Department of Education should perform three functions:

1. Funding distribution. The federal government's role in education is primarily financial. Distributing Title I funds, Pell Grants, IDEA funding, and other federal education dollars to states and institutions is a necessary federal function. Do it efficiently.

2. Standards and accountability. The federal government should set minimum outcome standards — graduation rates, literacy benchmarks, basic competency thresholds — and hold states accountable for meeting them. It should not mandate curricula, teaching methods, or specific content. States and local districts know their communities better than Washington does.

3. Civil rights enforcement. Ensuring that every student has equal access to education regardless of race, gender, disability, or income is a federal responsibility. Title IX, IDEA, and civil rights compliance are core federal functions and should remain so.

Everything else — curriculum design, textbook selection, teaching methods, school administration, disciplinary policies — belongs to states and local districts. The federal Department of Education should be smaller, more focused, and more effective.

---

5. The Math: What It Costs

5.1 Cost of Free Public Tuition

Total net tuition and fee revenue at public postsecondary institutions: approximately $83-95 billion per year (varying by year and enrollment).

This is the direct cost of eliminating public college tuition. It is partially offset by:

- **Reduced federal student loan origination costs.** The federal government originated approximately $99 billion in student loans in the 2023-24 academic year. A significant portion of this funds tuition at public institutions. Eliminating public tuition eliminates the need for these loans.
- **Reduced loan servicing and administration costs.** The federal government spends billions annually on contracted loan servicers.
- **Reduced default and forgiveness costs.** With fewer loans originated, fewer loans default, and the need for forgiveness programs diminishes.
- **Reduced income-driven repayment subsidies.** The government currently subsidizes interest and forgives balances under IDR plans at an estimated cost of $50-70 billion over the life of current loans.

Estimated net cost of free public tuition after offsets: $40-60 billion per year.

5.2 Cost of Teacher Pay Reform

Raising the federal minimum teacher salary to $60,000 affects primarily teachers in low-paying states. Approximately 1.5-2 million teachers currently earn below $60,000.

Estimated cost of raising all teachers to the $60,000 floor: approximately $15-25 billion per year (federal share), depending on the matching formula with states.

This does not include state supplements above the floor, which states would fund from their existing education budgets and any additional state revenue.

5.3 Savings from DoE Restructuring

The Department of Education's annual budget is approximately $80 billion, the vast majority of which goes to student financial aid (Pell Grants, student loans, work-study). Administrative and overhead costs are a smaller portion.

Restructuring the department — eliminating redundant programs, consolidating administrative functions, reducing staff focused on curriculum and compliance mandates — could yield modest savings of $3-5 billion annually while improving effectiveness.

5.4 Net Fiscal Impact

Component	Annual Cost/Savings
Free public tuition (gross)	-$80 to -$95 billion
Reduced loan origination/servicing	+$20 to +$30 billion
Reduced default/forgiveness costs	+$15 to +$25 billion
Reduced IDR subsidies (phased)	+$10 to +$15 billion
Teacher pay reform (federal share)	-$15 to -$25 billion
DoE restructuring savings	+$3 to +$5 billion
NET ANNUAL COST	-$42 to -$55 billion

This net cost of $42-55 billion per year represents approximately 1% of the federal budget. For context, the federal government spent approximately $160 billion on student loan forgiveness alone between 2020 and 2025 — a reactive, ad hoc approach to a problem that this policy solves at the source.

---

6. Who Benefits

6.1 Impact by Group

Students and families: Tuition eliminated at public institutions. No student loan debt for public college graduates. Students still responsible for room, board, and living expenses — but the largest financial barrier is removed.

Current borrowers: The proposal does not retroactively forgive existing debt (that is a separate policy question). However, reducing new loan origination dramatically shrinks the future debt burden and may enable more targeted relief for existing borrowers.

Teachers: Starting salaries rise significantly in low-paying states. The profession becomes more competitive with other career paths, attracting stronger candidates. Retention improves.

Employers: A larger, better-educated workforce. Graduates enter the job market without crushing debt, making them more mobile, more willing to take risks (startups, relocation), and more productive.

The economy: $1.8 trillion in student debt represents consumer spending that never happens. Reducing future debt creation frees up economic activity. Higher teacher quality improves the long-term workforce pipeline.

Public universities: Enrollment stabilizes or increases as the financial barrier drops. Institutions receive reliable federal funding rather than depending on tuition revenue that fluctuates with enrollment and state appropriations.

6.2 Honest Trade-Offs

Private universities face competitive pressure. When public college is free, private institutions must justify their cost. Some may lower tuition. Some may close. This is a feature, not a bug — but it is a disruption.

The federal budget impact is real. $42-55 billion per year is not trivial. It must be funded through some combination of reprioritization, revenue, or spending cuts elsewhere. The Mesocratic Party believes this investment generates returns that exceed its cost, but the upfront fiscal impact is real.

Free tuition may increase enrollment beyond capacity. If public colleges become free, demand will increase. States must invest in capacity — more faculty, more classrooms, more support services. This is a manageable challenge but requires planning.

Room and board remain expensive. Free tuition does not make college free. Students from low-income families still face significant costs for housing, food, transportation, and materials. Additional financial aid (Pell Grants, state programs) remains necessary.

Not every student should attend a four-year university. The proposal covers community colleges and vocational programs as well. Trade and technical education should be elevated, not devalued, by a policy that makes all public postsecondary education free.

---

7. Implementation

7.1 Phase 1: Community Colleges (Years 1-2)

Eliminate tuition at all public community colleges. Many states have already moved toward this (Tennessee, Oregon, New York, and others have Promise programs). Federal funding fills remaining gaps and standardizes access nationally. This phase is the cheapest and fastest to implement.

7.2 Phase 2: Four-Year Public Universities (Years 2-4)

Extend free tuition to all public four-year institutions for in-state students pursuing bachelor's degrees. Federal funding is distributed to states based on enrollment, with states required to maintain current funding levels (maintenance of effort) to prevent cost-shifting.

7.3 Phase 3: Teacher Pay Reform (Years 2-5)

Establish the $60,000 federal minimum salary floor. Federal grants are distributed to states on a matching basis: the federal government covers a percentage of the cost of bringing teacher salaries up to the floor, with the state covering the remainder. States are incentivized to exceed the floor through additional matching funds for salaries above $60,000.

7.4 Phase 4: Department of Education Restructuring (Years 3-5)

Consolidate programs. Eliminate redundant offices. Refocus the department on funding distribution, outcome accountability, and civil rights enforcement. Transition period for affected employees. Legislative framework to codify the department's three core functions and prevent bureaucratic re-expansion.

---

8. How the Parties Compare on Education

	Republican	Mesocratic	Democrat
Public college tuition	Market-based (no free college)	Free at public institutions	Free community college (some: free 4-year)
Student debt	Oppose broad forgiveness	Eliminate future debt at source	Broad loan forgiveness + free college
Teacher pay	Local/state issue	$60K federal floor + state supplements	Increase federal funding for teacher pay
Dept. of Education	Abolish or dramatically reduce	Restructure to 3 core functions	Maintain and expand
School choice	Vouchers, charter expansion	Public school investment priority	Oppose vouchers; support public schools
Curriculum	Parental rights, local control	State and local control (no federal mandates)	Federal standards + equity mandates
Private universities	Market-driven	Compete with free public option	Increased regulation + funding
Vocational/trade	Support	Included in free public tuition	Support but secondary focus

The Mesocratic position combines elements that each party claims to care about: fiscal discipline (leaner DoE, targeted spending), access (free public tuition), professional respect for educators (higher pay), and local control (no curriculum mandates). The difference is that we fund what we claim to value.

---

9. Conclusion

The United States built the most successful public education system in history — from first grade through high school. It was a radical idea at the time: taxpayer-funded, universally available, free at the point of access. It worked. It built the middle class. It powered the industrial economy. It made America the most educated country in the world for generations.

Then it stopped at 12th grade.

The economy didn't stop, though. The jobs that used to require a high school diploma now require a college degree. The skills that used to be optional are now essential. The barrier to entry that used to be literacy is now a bachelor's degree — and instead of extending the public system to meet that reality, we built a $1.8 trillion debt machine and told 43 million Americans to figure it out.

Meanwhile, we pay the people who actually do the teaching less than they earned a decade ago, adjusted for inflation. We wonder why they leave. We wonder why the pipeline is empty. We wonder why outcomes are declining.

The fix is not complicated. It is expensive — but less expensive than what we are doing now.

Extend public education through college. Pay teachers like the professionals they are. Get the federal bureaucracy focused on the three things it should do and out of everything else.

The countries that are outperforming America's students are not smarter than America. They are not richer. They just made better decisions about where to put their money.

We can make those decisions too. The math says we can afford it. The data says it works. The only question is whether we will.

Sources and References

Student Loan Debt

- Federal Reserve. Consumer Credit – G.19. Student loan balance data through Q3 2025.
- Federal Student Aid, U.S. Department of Education. Federal Student Loan Portfolio. FSA.gov.
- Education Data Initiative. "Student Loan Debt Statistics." 2025.
- Education Data Initiative. "Total Student Loan Debt." 2025.
- BestColleges. "Average Student Loan Debt: 2025 Statistics." 2025.
- The Motley Fool. "Student Loan Debt 2025: Statistics, Forgiveness, and Outlook." January 2026.
- Federal Reserve. "Report on the Economic Well-Being of U.S. Households in 2024." May 2025.
- SoFi. "Student Loan Debt Statistics." 2025.
- LendingTree. "U.S. Student Loan Debt Statistics." 2025.

College Costs and Tuition Revenue

- NCES. Integrated Postsecondary Education Data System (IPEDS), Finance component. Various years.

- NCES. “Postsecondary Institution Revenues.” Condition of Education 2023.
- NCES. Fast Facts: Tuition Costs of Colleges and Universities. 2023.
- College Board. “Trends in College Pricing and Student Aid 2022.”
- Education Data Initiative. “Average Cost of College.” 2026.
- Statista. “Revenue Sources for Public Postsecondary Institutions U.S. 2021/22.”

Teacher Pay

- National Education Association. “Rankings of the States 2024 and Estimates of School Statistics 2025.” 2025.
- NEA. “Educator Pay Data 2025.”
- NCTR. “Educator Pay: The Good, the Bad, and the Ugly.” June 2025.
- Bureau of Labor Statistics. Occupational Employment and Wage Statistics, 2024.
- Economic Policy Institute. “Teacher Pay Penalty” reports. Various years.

International Comparisons

- OECD. “PISA 2022 Results.” OECD.org.
- OECD. “Education at a Glance 2024.” OECD.org.
- OECD Health Statistics (education spending comparisons). Various years.

Department of Education

- U.S. Department of Education. Budget overview, FY 2024-2025.
- Congressional Budget Office. Various education and student loan analyses.

This document is published by the Mesocratic National Committee and is available for public download at mesocrats.org/platform/education.

Paid for by the Mesocratic National Committee. Not authorized by any candidate or candidate’s committee.