

Payroll, loans: stable \$ aid

Editor's Note: This is the last in a series of articles about financial aid offered to University students. Today student loans and college work study programs are examined.

By KATY SLADE
Of the Emerald

Three forms of financial aid to Students are College Work-Study (CWS), the National Direct Student Loan (NDSL) and the Guaranteed Student Loan (GSL).

The work-study program provides funds to employ students in positions at the University or with public or nonprofit private agencies. Eighty per cent of the funds for wages comes from the federal government, with the remaining 20 per cent provided by the employer. The University determines who is eligible for work-study aid, how much a student can earn and the job a student may take.

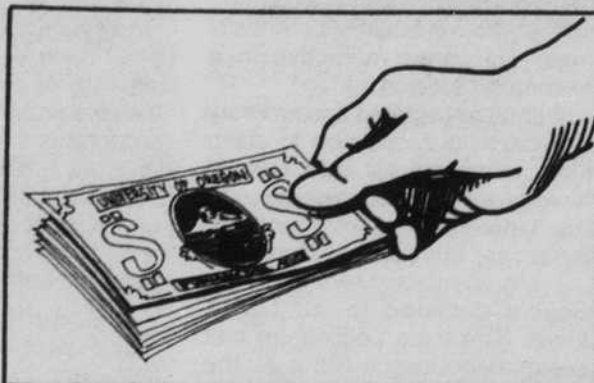
The wages range from \$2.10 to \$3.50 an hour, depending upon the skill and experience required for the job. Students applying for workstudy jobs must first go through the financial aid process.

Work study jobs are no different than any other, with the exception that applicants must go through the financial aid office to qualify. The amount a student can earn depends on number of hours worked and hourly wage, but normally, a student can earn \$600 to \$1,000 during a nine-month academic year if he works 10 to 15 hours per week.

To qualify for work study, a student must be enrolled for at least half the standard course load, make normal progress and have established financial need.

The NDSL provides long-term, low-interest loans for educational expenses. Ninety per cent of the loan comes from the federal government with the remainder provided by the University. The University determines who is eligible and the amount of the loan. The interest on the loan, three per cent per year, begins nine months after graduation, or after the student ceases at least half-time study. Repayments at a minimum of \$30 a month start at the same time, with repayments possible for as long as 10 years, depending upon the amount borrowed.

During the first two years of undergraduate study a student can accumulate up to \$2,500 in NDSLs. He or she may not borrow more than



\$5,000 for undergraduate study and not more than \$10,000 in undergraduate and graduate study.

To qualify for an NDSL, a student must be carrying at least a half-time course load and must have established financial need.

The GSL provides students from middle and upper income families, who may be unable to qualify for other forms of assistance, with long-term, low-interest loans for educational expenses. Loan funds are provided by private lending institutions such as banks, credit unions, savings and loan associations and some other private organizations. The loans are made to the student — and not parents — and the student is responsible for repaying the loan to the lender.

The GSL currently bears interest at the rate of 7 per cent per year on the unpaid balance. Ten repayment procedures are the same as for the NDSL although the repayment period may sometimes be extended beyond 10 years. Up to \$2,500 per year may be borrowed but no student may accumulate more than \$7,500 for undergraduate study, or \$10,000 for graduate degrees.

To be eligible, a student must be enrolled and in good standing, (or accepted for enrollment), and must carry at least a half-time course load while receiving the GSL. Both undergraduates and graduates may apply.

To apply, a student will need first to find a participating lending institution. He then completes the application form found in participating lending institutions and the financial aid office. After the student's portion of the form is completed, applicants must take it to the financial aid office for certification of admission status and entry of the cost of attendance figures.

Time extension proposal faces change

Two motions by Student University Affairs Board (SUAB) Pres. Andrea Gellatly were quickly discussed and then scuttled when the University Senate met yesterday in Room 225 Law.

Gellatly suggested extending the time limit for grade-option changes from the sixth to the eighth week of class and allowing a student to change a pass-undifferentiated mark to a standard grade with consent of his instructor.

Gellatly and co-sponsor John Beebe, Russian professor, are members of the Scholastic Deficiency Committee and they said students transferring to other schools or switching majors sometimes find they should have taken a class for a grade when they took it pass-fail.

They said current faculty legislation makes the recorded grade binding though both the professor and student favor a change.

Registrar Leslie Turner said extending the time limit would mean professors getting their final class listings the first part of final exam week. He added that additional

administrative costs might be necessary in updating student transcripts to accommodate the suggested change.

Chapin Clark, law school dean, said he found the recommendation "overbroad" and suggested Gellatly and Beebe narrow the focus of their motion to deal more specifically with the hardship cases that come up before their committee.

The two agreed to consider al-

By TOM WOLFE
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ternative wordings and reintroduce a motion addressing the problem next month.

Gellatly's second motion, to release student course evaluations, failed even to hear full debate when professors Miriam Ross (art history) and Jack Ewan (journalism) walked out, thus breaking the bare quorum under which the Senate was meeting.

Two professors left immediately after Gellatly said the intent of her motion was to make course

evaluations public. Unable to continue with debate, the Senate adjourned.

Earlier, the Senate considered a report from the Committee on Post-Tenure Review.

The committee agreed by consent to rework their report after Paul Olum, vice-president for academic affairs, called it "a classic example of circumlocution."

He noted that the report both suggested reducing teaching loads for commended professors as a reward for their exceptional classroom performance and reducing teaching loads of teachers needing improvement. "I just feel sorry for those left in the middle," he said.

Olum also found the committee's suggestion to accelerate the salary scale of commended professors unreasonable.

Board to eye housing

By KEVIN RASMUSEN
Of the Emerald

State-provided free housing for university and college presidents will come under the scrutiny of State Board of Higher Education Committee on Finance, Administration and Physical Plant when it convenes on Friday morning.

The committee meeting will be in Room 338 of the Smith Memorial Center at Portland State University.

Last November, a series of articles published in the Oregon Statesman in Salem spurred Gov. Bob Straub to appoint a Task Force on State-Provided Housing. This task force was to investigate the legality of providing housing to state employees at no charge or at a reduced rate.

The task force found nothing illegal with the arrangement of state-provided housing, but the Committee on Finance, Administration and Physical Plant will review the board's current policy of providing free housing to the Chancellor and the presidents of the state-system institutions. The committee will then determine whether the present conditions should be continued or modified.

For many years, the board required institution presidents to live in state-provided housing to assure proper entertainment and ceremonial facilities. Also, the offer of free housing is seen as a major tool for recruitment of these chief executives.

The Committee on Finance, Administration and Physical Plant also will consider the board and room rates for the 1977-78 academic year and the fees for the 1977 Summer Session. However, no final decisions will be made on either of these issues prior to a public hearing to be held at 11 a.m. on March 25 in the Carson Hall Dining Room.

The State Board Committee on Instruction Research and Public Service Programs will also convene on Friday in Room 327 of the Smith Memorial Center. Both meetings will be preceded by a meeting of the Committee of the Whole regarding guidelines for the regional state colleges, which will begin at 8:30 a.m. in Room 338 at the Smith Memorial Center.

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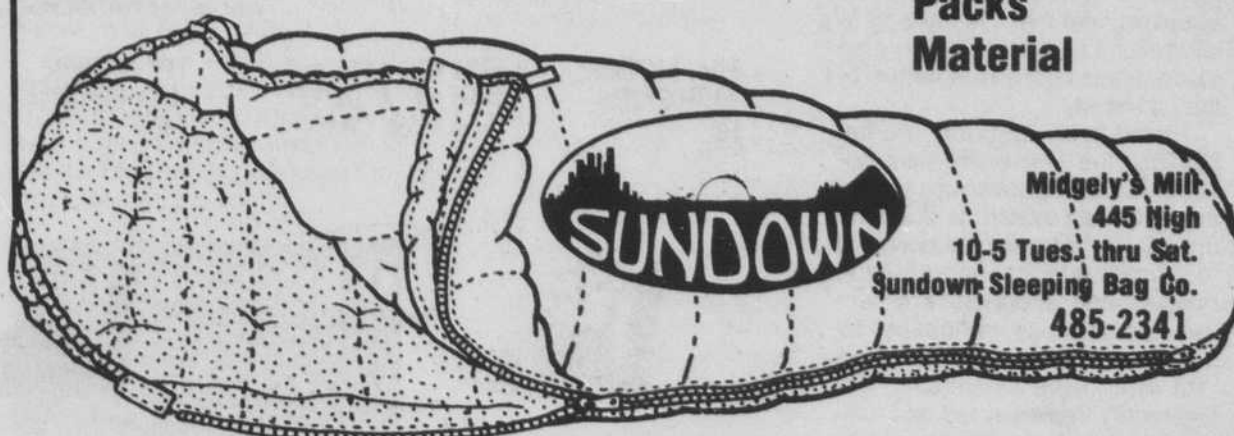
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