

OSL wins contingency loan approval

By RICHARD SEVEN
Of the Emerald

The Oregon Student Lobby (OSL) won preliminary approval of its proposed solution to student loan defaults from a conference on student financial aid in Washington D.C., according to Dan Garner, OSL spokesman.

OSL's "income contingency plan," designed to cure the high rate of student loan defaults by making repayment easier, was recommended by the national conference to the U.S. Office of Education.

Under the contingency plan, students would be able to repay their loans as a percentage of their income over a determined number of years, rather than paying

a flat rate.

Students would also pool their funds in a cohort or a group such as a graduating class. The only major qualification of a cohort is that all its members enter the repayment period at the same time.

The cohort would act as a credit union, with its members obligated to share the mutual cost of the group total until the debt is paid.

The debt would also be terminated for the individual when the maximum payback period for the cohort has been reached or when the individual pays the high ceiling or "buys out."

Garner says the plan would benefit everyone involved. Besides easing the

economic crunch on an individual student, explicit limits would be put on how much the higher earner's of the plan would have to pay, and the lender would have greater assurance of being paid back.

Garner says the conference's recommendation will begin a long two-step process in Congress.

"The first step, Congress passing legislation to let appropriations be made, should be fairly simple," says Garner. "The tougher part will consist of having funding from a particular section appropriated to the Legislature."

Garner says the optimum years to implement the plan would be between 1979 and 1981.

There are still questions regarding the percentage of funding from state and federal levels and how federal funds would be used in setting up the program, according to Garner.

"Additional cost in the form of more clerical and administrative help as well as keeping computer data might happen," warns Garner. "However," he adds, "money would be saved in the form of more loans paid back."

There have been approximately 509 bankruptcies declared on students loans in the last 11 years in Oregon totaling \$339,582 in defaults. According to the College Press Service, the default rate has reached 15.6 percent.

Caught cheating on that last midterm? Know your rights

You study and work hard and you try to keep your nose clean. You're not expecting any trouble.

Well just in case — the Office of Student Advocacy (OSA) now provides students with a list of their legal rights under the latest edition of the Student Conduct Code.

"Very few students expect to get in trouble," says Don Chalmers from the OSA. "No one ever assumes he or she will need to know their rights, but they should really take advantage of this service."

The lists come in purse and wallet size to be a student's constant companion, and may be picked up either in the OSA, 16D of the EMU, or at the Information and Grievance Center in the EMU.

Violations under the revised code include cheating; plagiarism unauthorized entry into University buildings, theft, lewd or indecent exposure and carrying out initiation rites that cause physical harm or mental anguish, among others.

According to the booklet, if a student is accused of a violation against the conduct code, the student has the right to meet with the coordinator of the conduct code to

discuss the options for settling the case.

Among the options are: conference with the coordinator, an informal hearing by a referee or a formal hearing by a hearings officer. If the hearings officer rules against the student, he or she may appeal the decision to the University Appeals Board and ultimately to the Oregon Court of Appeals.

If the student is accused of academic dishonesty, the faculty member levying the charge may request a conference with the student.

According to the booklet the student is not required to discuss the matter with the faculty member.

If the student admits academic dishonesty, he or she has the right to appeal any sanction imposed by the accusing faculty member.

When a student is accused of a conduct code infraction, he or she must be notified in writing of the alleged conduct code violations and his or her right to meet with the coordinator.

You may never need the two-page booklet, but who knows....

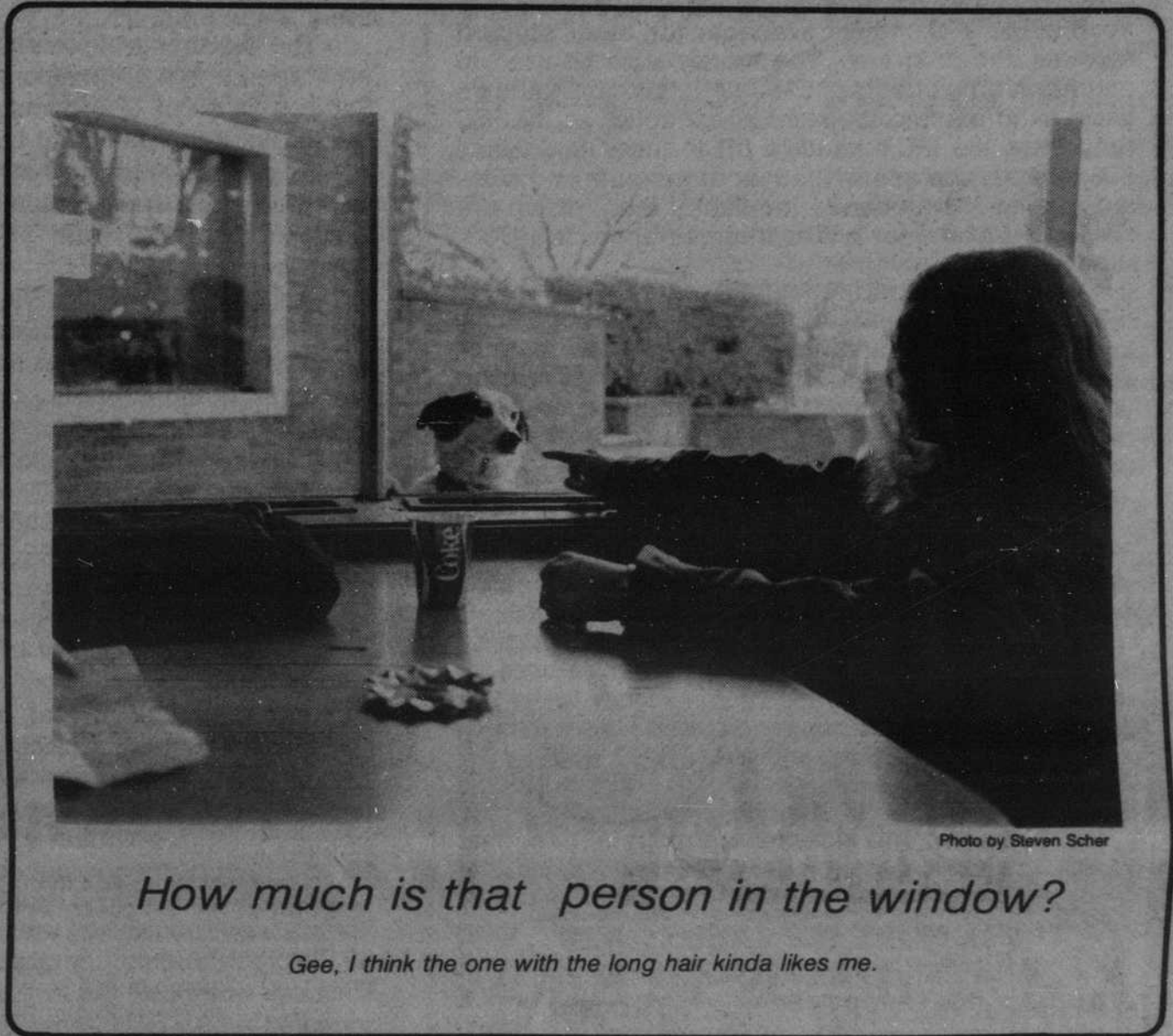


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