

Financial aid improbable for late-comers

Stories by TODD ADAMS
Of the Emerald

If you've waited until now to seek financial aid for the current school year, you're too late.

Students who completed the financial aid application process by August 1 will likely get the form of aid desired, including workstudy money. Those who didn't face fewer options, according to Ed Vignoul, financial aid director.

"If the needed forms have not been filed by August 1, then there is no chance of work study this year," says Vignoul.

"There may be some chance for a state grant this spring, but probably not work study."

The only chance that more workstudy money might be available, perhaps in the spring, would be if the University is left with more unused money than expected, he says.

Emergency options open

Faced with an emergency financial situation, there are at least two options available to students this week.

For personal or educational needs, a short term loan of up to \$150 can be arranged through the Office of Student Financial Aid, 260 Oregon Hall.

To be eligible, an undergraduate must enroll at least half time (six credit hours) and the graduate student must be enrolled at least five credit hours.

Students must not have any outstanding debt with the University at the time of application, and students with an excessive record of failure to meet University required payments will be turned

down.

If a student anticipates difficulty in paying tuition, another emergency option is a deferred tuition loan which allows the deferral of half the tuition fee until a later date.

Students wishing to use the program should report to the Deferred Tuition Table in the EMU Ballroom lounge during registration.

If approved for deferred tuition, the student will then pay approximately half the assessed tuition fee at registration, with the remaining half being due at an assigned later date.

The Time Schedule of Classes and Student Handbook have more details on deferred tuition.

year for graduates. The state guarantees repayment at a lower-than-average interest rate.

There are ceilings on the amount which can be borrowed for an entire undergraduate and/or graduate program.

The Oregon State Employment Office has a Job Services Office on campus, now located at 1511 Agate St. Students may register with the office and seek part-time work.

With the moving of Job Services and Work Study Placement to Agate Street, the Office of Student Financial Aid has now expanded its facilities in Oregon Hall.

The official mailing address for financial aid is now 260 Oregon Hall, formerly the Office of Work-Study Placement. Both Rooms 260 and 262 will serve as the main reception area for the financial aid office.

Work Study Placement has moved to 1549 Agate St.

Students can start the application process for 1979-80 beginning in January. Financial aid counselors are available half-time for appointments and half-time for impromptu conferences at the financial aid office.

The deadline for first crack at 1979-80 financial aid funds is March 1, but as long as funds continue to be available, the deadline will be extended a month at a time until all funds are committed.

There may be more success with other forms of aid.

Latecomers may still find it

worthwhile to fill out a Basic Educational Opportunity Grant application since some federal money

might be available later in the year. Eligibility is partly based on parents' income and assets.

The options are even more limited for those seeking financial aid this fall or winter.

"There are some options still available," says Vignoul. "The Guaranteed Student Loan is the most viable or there's the possibility of a job through Job Services."

The GSL program entails borrowing money from a lending institution, probably your own bank. The bank determines the amount of the loan, up to \$2,500 a year for undergraduates and \$5,000 a

WELCOME BACK STUDENTS

TO YOUR CAMPUS CONVENIENCE STORE

Located at 13th and Alder

Deli Section
Cold Juices
Hot-To-Go Sandwiches
Health Food Snacks
Vegetarian Sandwiches
Fresh Hot Coffee To Go
Ice Cold Beer
Fine Wines
School Supplies

OPEN 24 HOURS

ATTENTION Off-Campus Students

Students paying their own EWEB bills — that is, living off-campus where utilities are not included in the rent — must make their own arrangements with EWEB for starting and stopping electric service. It's simple; do it by phone.

Remember . . .

1. You apply to EWEB for service — when you move in.
2. You contact EWEB to stop service — when you move out.
3. You are responsible for paying the bill as long as service is in your name.



Eugene Water & Electric Board

A Municipally-Owned Utility

500 E. 4th Ave.

Eugene, Oregon

Phone 484-2411

Office Hours: 8 a.m. — 5 p.m.