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Missing forms foul-up aid

New federal law passed unnoticed

By Debbie Howlett
Of the Emerald

Nearly a quarter of the University students applying for financial aid will not receive their money at registration because they have not turned in all of the necessary forms, says a representative of the University financial aid office.

As many as one of every four students eligible for aid had not completed all of the necessary forms two weeks prior to the first day of registration, Carol Richard, assistant director of financial aid says. The figure is based on the total number of students receiving aid last fall versus the total number of students who have completed all of the appropriate forms thus far.

Though no one is able to document it,

the student's financial aid files most likely lack copies of income tax returns. Last spring the federal government required that all recipients of federal aid provide proof of income via copies of the applicants IRS tax form. Richards says that the IRS form as well as corrections, revisions and updates are likely to be missing and likely to cause fiscal foul-ups at registration.

When the student registers, if information is still needed, the financial aid office can not disburse any money.

Richard says the situation is not really the financial aid office's problem.

"I'd say there is a problem," Richard says. "We're anticipat-

ing a problem, but it's the student's problem."

If the financial aid office seems unsympathetic to the problems likely to befall the students with incomplete files, it is because the students were notified, well in advance of registration, that they needed to complete or update their file, Richard says.

"It's the students own fault," Richard says, adding that the notifications went out as early as May and at the latest in July.

And when the students do try and complete their files, it may be a slow process. Richard says the financial aid office has not yet been able to determine how

term emergency loan. But the emergency loans are only available to students able to pay at least one-third of their tuition, Richard says.

The best way to check whether your file is up-to-date, or if forms are missing, is to phone, or drop by the financial aid office, according to Richard.

Nationally, the financial aid picture has been one of change and a lack of funds. University's had not, by mid-September, received word on the amount of money the federal government will award each institution. The award letters regulate the amount of federal aid the institutions may disburse.

Some institutions, the University of Florida is one, have not been able or have been unwilling to disburse any money until the federal government

decides just how much funding they will receive.

At the University, Ed Vignoul said, earlier this summer, aid allocations will be ready for students the day they register for classes — provided their files are up to date and complete — and that the grants are based on Bignoul's best estimate of what the University will receive from the federal government.

Also in the national spotlight is a ruling, by the Department of Education, that will deny federal money to institutions with too high a default rate on federally funded student loans.

In the criteria that defines a "high" default rate, there is no specific figure, but colleges with 10 to 25 percent default rates may still qualify for the federal money, provided they've shown "substantial reductions" in the previous years figure. Institutions with loan default rates above 25 percent will be disallowed funding.

Congress still has the authority to allow the rule or over-ride it.

Around the state, the Oregon State Scholarship Commission is trying to institute a new financial assistance program called the Parent Loan Program."

"There is a problem — but it's the student's problem."

soon, or how long, it will take to get the students aid disbursed once the forms are complete. But, depending upon the situation, Richard says, it could take from two to ten weeks.

As an example, Richard uses the two week scenario. If the student is already in the University's "system," if an IRS form is all that is needed, and if the form agrees with estimates on the students financial aid application, the money would be available in two weeks. Any other situation, depending on what the situation is, would take longer.

The only relief available from the financial aid office for students who may not receive all or part of their aid, is a short-

Placement issues job directory

The University Career Planning and Placement Service has published a directory of the major employers in the Pacific Northwest, northern California and the San Francisco Bay Area to help University students, alumni and others during job searches.

Because many people use geographic considerations when applying for a job, the directory is organized by states, says Larry Smith, director of career planning and placement.

The new publication can be purchased for \$5 at the Career Planning and Placement Office, Susan Campbell Hall.



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