

Default Continued from Page 1

deferment."

The problem has usually occurred with people who have taken breaks in their education and are reapplying for loans.

The reason more of these erroneous defaults are occurring, Kittredge says, is that lenders are pushing loans into default with little attention to the rules.

"Lenders are anxious to get loans into default," says Ed Vignoul, University financial aid director. "It means they can get their money from the government, and it makes good business sense."

"Let's be realistic — the banks are not benevolent institutions, nor should they be," Vignoul said. "They're in the

business to make money."

But, he added, "If a mistake is made in declaring a loan in default, the system has to be responsive to that. If it's not, the system damn well ought to be changed."

Kittredge says the system is not responsive. "Once a loan goes over the brink, there's no mechanism for bringing it back," he says. "That's what happened to Richard."

In addition, changes in the rules have done just the opposite — they have made it more advantageous for lenders to default student loans, Kittredge says.

Phillips' situation is not the only one of its kind. Kittredge

says last year he sent an information packet to a collection agency for a student whose loan was erroneously defaulted.

"It's absurd," Kittredge says. "I don't know if they ate it for lunch, flushed it down the toilet or what they did with it."

"Some of these collection agencies are so far off base," Kittredge says. "They're supposed to take reasonable action to determine whether a loan is in fact collectible."

In other cases Kittredge has found it difficult to find an address, phone number or corporate officer for the agency that is demanding payments.

But Jeff Lee, of the Oregon State Scholarship Commission, says cases like Phillips' are not the rule. And most of the time, he adds when a default occurs, it is because the student has not met his or her obligation.

"There are some glitches in the program, and there are some agencies and individuals out there who are not perfect," Lee says. "But I don't see it as an

overall problem with the the program."

Statistics support Lee's point that the majority of loans defaulted are legitimate. Oregon students have defaulted on \$17 million in GSL loans since the program's inception.

But the figures can be misleading, Kittredge says.

time, Lee says.

"The logic that's being used is that we have a trillion dollar debt because these raggedy bums aren't paying their student loans," Kittredge says.

"It's too bad they're allowed to treat a student like a welfare cheat before they've verified the

'It's too bad they're allowed to treat a student like a welfare cheat before they've verified the facts.'

— Richard Phillips

"Students are getting a bum rap on loan defaults," Kittredge says.

"It's true that this program has not been a favorite program with the Reagan administration," Lee adds. "The negative press coming out of Washington on the subject of loan defaults is not an accident."

In fact, the Reagan administration has been trying to reduce this program for a long

facts," Phillips says. "I wish the state agencies would do a little double-checking before they call in the bloodhounds."

Kittredge did add that most of the problems he has encountered have come from out of state. "We're really lucky in this state. The guys at the Oregon State Scholarship Commission will go out of their way to help resolve a problem."

Et al.

MEETINGS

The Christian Science Organization at the University invites students and faculty to attend its weekly testimonial meetings at 6:30 p.m. every Tuesday. Tonight's meeting is in Room 337 EMU.

Campus Crusade's weekly meeting "Prime Time" tonight at 8:30 p.m. in Room 238 Gilbert Hall. Everyone welcome.

People for the Ethical Treatment of Animals will hold its monthly meeting today at 6:30 p.m. in the Westmoreland Community Center, 1545 W. 22nd Ave. All animal activists are encouraged to attend. For more information, call 485-2237.

The Women's Coming Out and Support Group will not meet today but will resume meeting next Monday at 7 p.m. in the Gay and Lesbian Alliance office, Room 319 EMU. For more information, call 686-3360.

LECTURES

"Japanese-Americans — From Imprisonment to Model Minority" is the topic of an "Apple Pie Seminar" by Peggy Nagae, associate law school professor, from 7-8 p.m. tonight in McClure Hall (Earl dormitory complex). The talk is free and open to the public. Apple pie and ice cream served.

MISCELLANEOUS

Does your academic department serve your needs? Student Senate has positions open for business, humanities, psychology and undeclared majors. Apply for positions in Suite 4, EMU.

Interested in getting valuable internship experience while getting upper-division credit? Come to Room 141 Straub Hall or call 686-4936. Psychology peer advising is accepting applications for new winter term

peer advisors. Deadline is Nov. 15.

Intervarsity Rally, including singing and Christian fellowship, today at 7:30 p.m. in Room 112 EMU.

INTERVIEWS

The Job Location and Development Center is looking for students who want to work retail jobs during the Christmas season. All jobs are in the Eugene/Springfield area. Interviews will begin this week. For more information, stop by the Job Center, 1511 Agate St.

Campus interviews will be held this week by the following recruiters:

Note: for meetings with no time or location, call 686-3235.

Today: Peace Corps (volunteer); United TeleSpec-trum (area manager).

Wednesday: Black & Decker (retail sales rep); Sav-On Drugs (mgmt trainee); U.S. Navy recruiting district (Room 108 EMU, 8 a.m. to 4 p.m.).

Thursday: Chambers Cable Comm., Inc. (plant manager); Georgia Pacific Corp (jr. acct and internal auditor — min. GPA 3.3); Univ. of San Diego, lawyer's asst program (grad school, lawyer's asst training) — group meeting: 1:30 p.m., Room 111 EMU.

Deadline for submitting Et als to the Emerald front desk. EMU Suite 300, is noon the day before publication.

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