

# DOLLARS AND SENSE

COLUMN

## Gimme a little credit . . .

By Cynthia Beckwith  
■ Daily Maine Campus  
U. of Maine

Something strange happens to students when they reach their junior year. All at once upperclassmen become fair game for every bank, gas company and department store that exists (or subsists).

Soon your mailbox overflows with credit card offers: sign on the dotted line and you get the credit card, plus a free trip to anywhere in the continental United States! Or return the detachable portion and receive 10 free gallons of gas (void where prohibited).

Of course, they also send you a wonderful letter that tells you how this offer is good for only the next two days and how you must establish your credit NOW! before you graduate. Heaven knows that you don't want to graduate without owning at least 10 or 15 pieces of plastic.

So, you take their offer because you definitely want to establish that credit before it's too late and this is the easiest way so far, despite what Mom tries to tell you. You sign on the dotted line — without actually reading the extremely fine print that explains the 22 percent stuff and how they have the right to your first born child or your new couch if you get behind in your payments — and send the detached card back to the company. How simple!

In approximately four weeks, during which you realize just how many things you absolutely can't live without and will have to put on your new VISA when it arrives, you go to the mailbox and there it is. It is so beautiful, all shiny, crisp and just yearning for you to sign the back of it, which you do within 25 seconds.

I don't need to describe what happens next since it is normally quite ugly, but it involves a great number of moments of weakness, two weeks of contentment, followed by a gross feeling in the pit of your stomach when the first bill arrives.

You vow that you will never do it again. Then you go to the mailbox and there is a great offer from Mobil. But this is different, you think to yourself. This I'll only use in emergency situations when I'm running out of gas and money and have no choice. Once again you succumb.

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## Low-income student starts support group

By Fran Davey  
■ The Sophian  
Smith College

For some students at Smith College, daily concerns extend far beyond classes and house meetings. They must find free food and clothing, and apply for rent subsidies. "A lot of us are living on the edge," says one student.

Low-income students who enroll at the Northampton, Mass., school are "making a giant leap into darkness," says Cora-Jean Robinson. In order to help them with the transition, Robinson has

## Homeless student struggles daily

By Kim Horner  
■ The Daily Texan  
U. of Texas, Austin

Eating Salvation Army meals and selling blood for textbooks is not the image of a typical college student.

However, this is the lifestyle of U. of Texas senior Ronnie North.

North says he is just one of many U. of Texas homeless students. A great deal more are hanging by a thread, lucky if they have a room and bare-minimum living standards. North says the primary problem for these students is food, and the awkwardness of having the Salvation Army as an address.

A typical day for North includes waking up at 5:30 a.m. in a Salvation Army bed, eating as much as he can at breakfast to keep him going for as long as possible, and lining up at 4 p.m. after classes to get a bed for the night.

North earns \$80 to \$90 each month selling blood. A student loan covers his tuition.

"Yesterday was a big day for me," he said. "I sold a pint of blood, got \$10, bought a textbook and ate a couple of tacos."

North said he could try to get food stamps, but then he would have to live outdoors because receiving Salvation Army service renders him ineligible. In addition, he dislikes the red tape involved. Food stamps are "too much of a trauma," he says, "because the system is deliberately designed to make it a big hassle to get them."

Although getting a job seems like it would solve some of his problems, North says it is not that easy. "You need a home to get a job, but to get a home you need a job."

Lack of a phone and transportation also make it hard on homeless job-seekers. North can't drive his car because he can't afford the inspection sticker. Police threaten to tow his car and bombard him with tickets as it sits in the Salvation Army lot.

The social work major keeps busy in other ways. As a member of the Street People's Advisory Council, he helps advise the city government on homeless issues. An activist who knows the problems firsthand, he participated in a protest last year and ended up in jail.

North wasn't always homeless. In 1982 he worked in the oil industry making about \$26,000 each year. "When the oil industry crashed, I lost my job and my dog and my cat." It didn't take long for his money to run out, putting him on the street. North's daily struggle to stay in school without a real home to return to will continue for at least one more year,

founded the Association of Low-Income Students.

ALIS was formed last year at the women's school to help low-income students get the information and assistance they need by making them aware of resources available to them, Robinson says. The group recently compiled a directory of service providers.

Finding agencies that provide help can be easier than actually receiving the help, Robinson says. "Social services are all huge bureaucracies. Everything depends on how you phrase a question and what worker you get."

Members also support each other and other low-income students by providing transportation and day care. Robinson says sharing the responsibility of these day-to-day services helps to ease some of the worries of these women, many of whom are also mothers and struggling homeowners.

The women say the emotional support is a key function of the group. One of ALIS's goals is to identify and confront hidden costs members face, such as anger, frustration, guilt and stigma.

Robinson says, "There's something sort of tacky about saying you need help. But a lot of people have to go on public assistance to go to school."

Senior member Diane Rowe says, "Coming into an upper middle class school, I didn't know how to act in some cases. When I first got here, I didn't know what a debutante ball was, and everybody assumed you knew."

In fact, many activities other students take for granted present problems for group members. "A main activity of socializing is going out to eat, which is expensive," Rowe says.

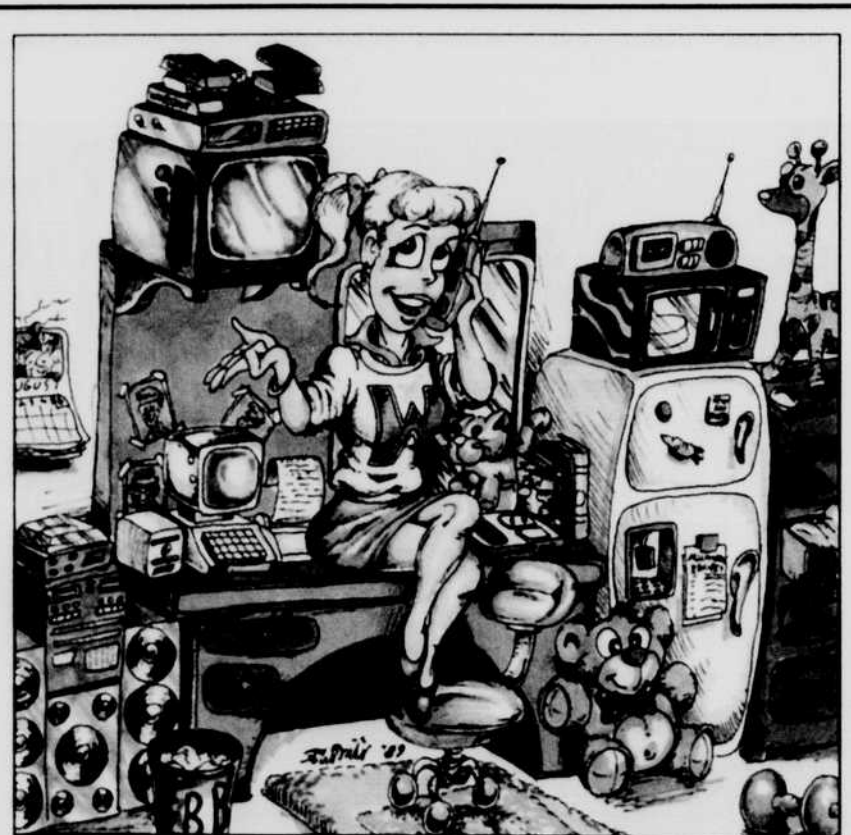
"Some low-income people often dress in jeans, so some people say they 'dress comfortably,' and don't acknowledge that not everybody can choose their wardrobe."

Robinson says faculty and administrators can help alleviate these problems by "becoming more aware of the issues in these women's lives and making them feel they have something to contribute."

Robinson organized ALIS because no one in the administration was able to help her find the free food and clothing she needed when she entered Smith.

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— Cora-Jean Robinson,  
ALIS founder



JOHN FOUNTAIN, WESTERN HERALD, WESTERN MICHIGAN U.

## Frosh used to the good life

By Jennifer Delves  
■ The Auburn Plainsman  
Auburn U.

Times they are a' changing.

The bare-walled dorm room that housed students comfortably for years at Auburn U. now boasts mauve balloon curtains, matching mauve comforters, and framed sorority pictures. An answering machine hooked up to the princess phone, a stereo component system, and a 21-inch television complete with VCR have replaced the clock radios and popcorn poppers of yesterday.

Senior Cathy O'Brien says, "When I was a freshman I had the basics — a television and a cubicle refrigerator. I thought I was a big deal with those things."

Four years ago, freshmen were content with their suitemate answering the phone or with missing an occasional television show, O'Brien says. Not so for today's freshmen.

"We couldn't live without our answering machine," says Angie Davis, owner of the mauve room.

Her roommate, Kristi Long, agrees, "Maybe we could do without the VCR, but it would be tough. Everyone on our hall has an answering machine and a fair amount have VCRs." Other freshmen tote microwave ovens on move-in day, she says.

"It is amazing what freshmen have. They are all spoiled brats," O'Brien jokes. "I just can't believe how things have changed in the past four years."

Doris Sexton, a head resident at

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