

# DOLLARS AND SENSE

## ENTREPRENEURS

### Definitely not for the birds

A student at Oklahoma State U. came up with a way to keep her cat entertained and make some money at the same time: the "Kitty Video."

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## MONEY

### Books = bucks

Textbook costs have risen steadily during the last 10 years, making up a large part of students' budgets. A U. of Kansas report examines why books are so pricey.

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# Financial aid not meeting college costs

## Money awards can't keep up with rising tuition, inflation

By Joseph Zyble  
■ The North Wind  
Northern Michigan U.

Although the amount of financial aid awarded to students nationwide set a record last year, it is not keeping up with the skyrocketing costs of higher education.

The College Board, an educational research organization in Washington, D.C., reported that, although the amount of federal student aid reached a record \$27.9 billion in 1989-90, neither student aid nor family incomes kept pace with rising college costs in the 1980s.

In its annual report, released in August, the board stated that federal aid, adjusted for inflation, has declined 3 percent since 1980.

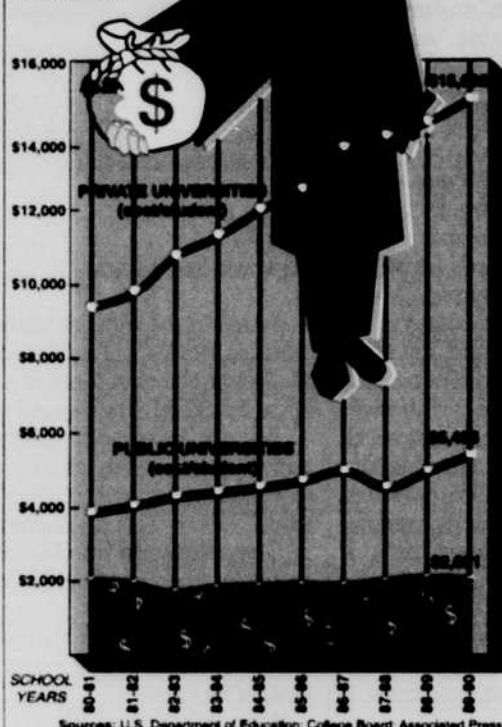
Although state and institutional aid have increased, it has not been enough to cover costs that in 10 years have risen 40 percent at public universities and 59.5 percent at private institutions, according to the report. These costs include tuition, fees, room and board.

### More loans, less grants

According to Kathy Swift-Musser, legislative director for the Michigan

### Student Financial Aid

Figures in constant 1989 dollars adjusted for inflation and growth in enrollment



Sources: U.S. Department of Education, College Board, Associated Press  
NIK KALYANI, WESTERN HERALD, WESTERN MICHIGAN U.

"Students are relying on loans more and more," she said. "In the past you would get scholarships and grants; a small portion of that was loans. Students can now have a tremendous debt when they graduate. It can curtail their plans after graduation, and possibly affect their whole lives."

The College Board reported that student loans now make up 48 percent of the federal financial aid program. And Northern Michigan U. is following the national trend.

"Ten years ago we could meet the full need of students without asking them to take out a guaranteed student loan," said Bob Pecotte, NMU's director of financial aid. Today, he said, that is not possible.

### Defaults decrease grants

Another reason that guaranteed student loans are playing a larger role in the federal program is the high rate of loan defaults.

"The federal government might be in favor of increasing (its allocation for grants) if the student loan default rate were lower," said James Moore, spokesperson for the office of post-secondary education at the U.S. Department of Education. The government is currently paying off hundreds of millions of dollars worth of student loans. "It would help the whole process if students paid off their loans," Moore added.

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## COLUMN

### Letter grading gets an F



By Beau Dure  
■ The Chronicle  
Duke U.

Every term they come in the mail. No student is immune, as their university's grand farce visits the mailbox and makes an indelible mark on each student's permanent record.

The "grand farce" is, of course, the awarding of letter grades.

Letter grades have dominated American education for many years, rendering it nearly impossible to imagine life without them. Students literally grow up with grading, and those five magic letters become an unholy obsession in college.

Yet, some colleges have taken a bold step forward.

Several colleges, such as Hampshire in Massachusetts and Evergreen State in Washington, do not offer grades. The schools instead give written evaluations of students' work. Unfortunately, these schools are the exception and not the rule.

Proponents of letter grading say the system challenges students to learn the material or suffer the consequences. It also indicates ability, so future employers or institutions may compare students, they say.

But using grades to motivate students is simply a means of patronizing them. Why should students need an artificial incentive? By the time they reach university level, the need to crack the whip should be gone. Teachers or personal goals — not letter grades — should provide the motivation to succeed.

Hampshire College avoids this problem by using written evaluations. If a student tries something new and does not succeed, his effort is explained in words, not as a D-. Teachers may assess students by describing not only class performance, but also the factors that made that achievement satisfactory or unsatisfactory.

The difference between letter grading and written assessments should mean little to students who go to college to learn, explore and enjoy. But to many, it means all too much.

# Watch the Birdie!

## Student's 'Kitty Video' keeps felines entertained

By Randy Hartsock  
■ Daily O'Collegian  
Oklahoma State U.

For cats that have grown bored with rubber mice, shredding couches and turning their owners' Van Goghs into collages, there is another form of entertainment to keep their furry minds occupied: the "Kitty Video."

Created by Oklahoma State U. graduate student Jane Talkington — with help from Kitty, her cat — "Kitty Video" from Lazy Cat Productions features 30 minutes of chirping birds.

The idea of making a video tape for cats came to Talkington in June 1988.

"I was watching a bird documentary on one of the cable stations, when all of a sudden my cat, Kitty, realized what was on the television," Talkington said.

"He perched himself in front of the television and started meowing and clawing at the screen," she said. "He even looked behind (the television) to see where the birds were."

It was her feline friend's reaction that gave Talkington the idea of making a video for cats and, after making sure there wasn't already one on the market, she set off to produce one of her own.

After making a prototype tape to determine what types of feathered fowl would cause feline felicity, Talkington hired a videographer to make the documentary-quality production.

When

Talkington first put the video on the market, it sold in retail stores in Colorado, Texas and Oklahoma, as well as



RANDY HARTSOCK, DAILY O'COLLEGIAN, OKLAHOMA STATE U.

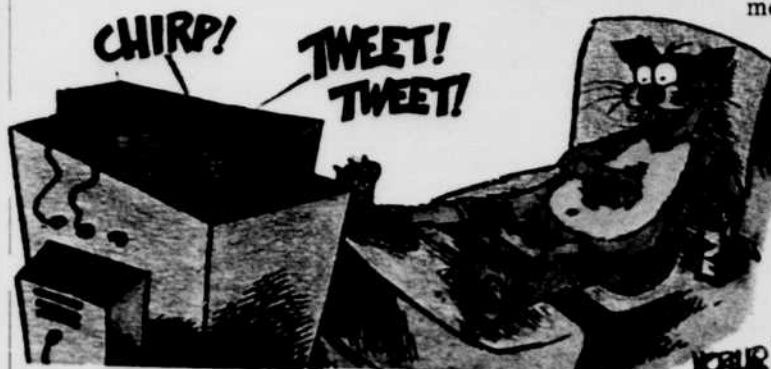
Student entrepreneur Jane Talkington plots strategies for a sequel to "Kitty Video" with her cat Kitty.

through a retail advertisement in Cat Fancy magazine.

But since attending a trade show in Chicago, Talkington said "Kitty Video" has gone nationwide. It is currently featured in mail-order catalogs, including Neiman Marcus'.

"We were probably the most notorious of people (at the trade show)," Talkington said. "Everyone was in disbelief. CNN featured 'Kitty Video' as one of the most innovative products at the show."

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MIKE MOREU, THE RED & BLACK, U. OF GEORGIA