

Oregon Daily Emerald

WEDNESDAY, OCTOBER 23, 1991

EUGENE, OREGON

VOLUME 93, ISSUE 40

Congress to determine course of financial aid

House bill has USSA support

By Daralyn Trappe
Emerald Associate Editor

The future direction of federal financial aid for higher education will likely be determined within the next month by Congress. The decisions about what programs to cut, maintain, expand or create will affect students and future students for years to come.

See related story, Page 4

Student lobbyists from Washington D.C. to Oregon have been working for over a year to make student needs known to national legislators, who will set the course of financial aid when they vote on the reauthorization of the Higher Education Act.

Such a vote takes place every five years, when federal financial aid policies are re-evaluated.

The United States Student Association, the country's largest student lobbying group, set out recommendations that the House of Representatives Subcommittee on Higher Education not only took note of, but implemented into a bill that will soon go to the House floor.

USSA is now lobbying for that bill, but a separate higher ed bill is also before the Senate now, one that contains none of the provisions requested by USSA.

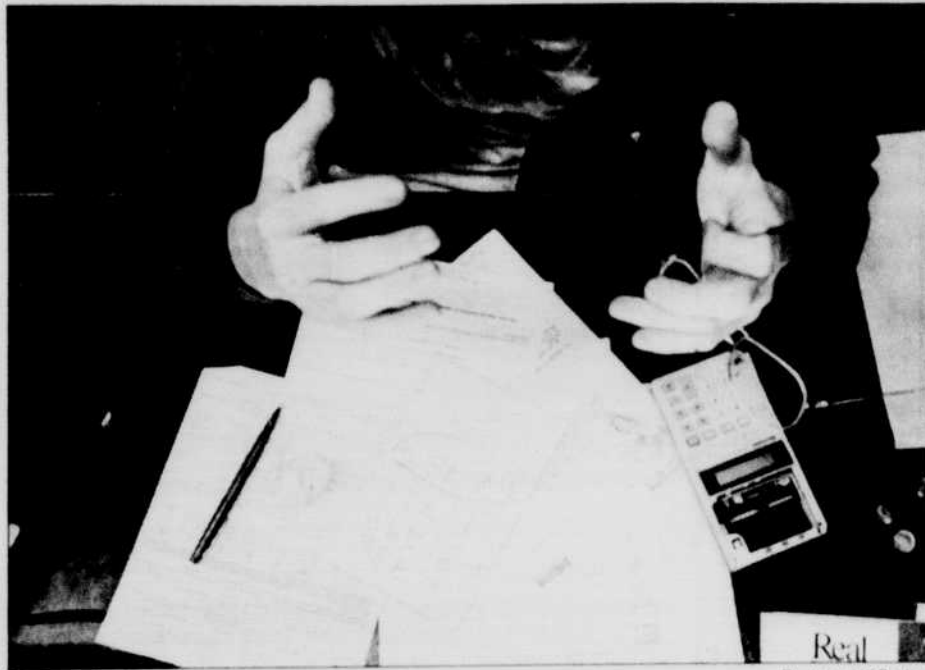
The Senate bill is "quite lousy," in USSA President Tajel Shah's opinion.

It does not authorize enough funds for the Pell grant program, she said, and would maintain graduate fellowship aid at \$85 million, the current total figure for graduate aid. That figure not only represents no increase, but fails to take into account the projected rate of inflation, Shah said.

The Senate bill also contains no provisions for child care for student parents, Shah said, and would increase the interest rate of Guarantee Student Loans.

"It's really not as promising a bill as the House sub-committee bill is," she said.

The House bill represents the culmi-



Higher education costs are escalating beyond many students' financial means. A House bill, if approved by Congress, will put more federal dollars into student grants.

nation of student efforts that included testimony before Congress in March.

"It's a student-created bill with student interests at heart," Shah said.

USSA's recommendations that were implemented into the House bill include:

- Restoration of the loan/grant balance by making Pell Grants an entitlement similar to the Social Security policy — any person who is eligible would automatically be entitled to the money.

- Additionally, the Pell Grant limit would be increased to \$4,500 a student, up from the current limit of \$2,400, and half-time students would become eligible.

- Funding for programs for students from disadvantaged backgrounds.

- Adequate publicity and information dissemination on student aid.

- Increasing the eligibility of students from moderate-income families. This includes the elimination of home equity in calculating need.

- Eliminating student loan origination fees.

- Eliminating extraneous requirement for student aid. For example, the Department of Education recently dropped its

proposal to eliminate from the financial aid system, those students in the bottom 10 percent of their classes.

- Simplifying application process; develop a new system of updating information.

- Improving work-study program by making work opportunities more meaningful.

- Eliminating delayed disbursements and financial penalties to students whose loan checks are late in arriving.

- Ensuring that financial aid is not counted as income when determining a person's eligibility for benefits such as food stamps; and decreasing from 70 percent to 50 percent the portion of a dependent student's income expected to go toward college expenses.

Shah noted that Oregon college students, now faced with significant tuition increases, may need to rely on financial aid more than ever.

"Students need to mobilize to ensure that the House bill gets passed," she said. "We need to educate Congress about the situation we're in now. It will put states in a much better situation if

Turn to USSA, Page 4

Student loans a costly option

By Kirsten Lucas
Emerald Reporter

Students today are bearing more of the burden for financing their education than ever before.

Over the past decade, there has been a dramatic shift from grants to loans as the primary source of financial aid for higher education.

This shift has forced many students deep into debt and has forced others out of the system all together, said Stacey Leyton, vice president of United States Student Association, a national student lobbying group.

Fifteen years ago, grant money represented 80 percent of financial aid received by college students. Today, grants make up only 48 percent of that aid, Leyton said.

The gap between the cost of financing an education and the amount of money made available through grants is bridged by student loans and work study. (Work study makes up approximately 3 percent of financial aid.)

According to USSA, the Stafford (Guaranteed Student) Loan program is currently the largest source of financial aid and provides more than twice as much aid annually as the Pell Grant program, which was created to be the foundation of the student aid system.

While the money borrowed in the form of student loans has quadrupled in the last decade, the student loan default rate has remained constant at about 10 percent, Leyton said.

The default rate on Stafford Loans taken out by students at the University of Oregon in 1989 was only 4.4 percent, well below the national average, said Shari Wood, director of loan processing for the State Scholarship Commission.

(1989 was the most recent year for which default statistics were available.)

Turn to LOANS, Page 4

Author takes *Refuge* from real life experiences, tragedies



Author Terry Tempest Williams signs a copy of her new book at the University Tuesday. Williams also read selections from the book, titled *Refuge*.

By Carrie Dennett
Emerald Associate Editor

The most powerful stories often come not from fiction, but from real life, and that's what author Terry Tempest Williams relates in her new book, *Refuge: An Unnatural History of Family and Place*.

"I think we need to know new stories," she said. "If we can tell the truth about our lives, then I think we can effect some change."

Refuge tells the story of how the women of Williams' family have been ravaged by cancer, and sets it against the backdrop of the flooding of a wildlife bird sanctuary near her home by the rising waters of the Great Salt Lake.

"I could not separate the Bird Refuge from my family," Williams writes in *Refuge*. "Devastation respects no boundaries. The landscape of my childhood and the landscape of my family, the two things I had always regarded as bedrock, were now subject to change. Quicksand."

Williams, a naturalist-in-residence at the Utah Museum of Natural History, said *Refuge* grew out of 22 journals she filled during the seven years

these events took place, beginning in 1983 when the lake began to flood and her mother was diagnosed with ovarian cancer.

The decision to turn the journals into a book came because, she said "I think I saw a human story, a story where nature mirrors a human family."

The book is about finding refuge in change, Williams said.

"By moving through this landscape of grief, we can dare to love once more," she said.

Williams visited the University Tuesday for a book signing and reading of selections from *Refuge*.

The detail and structure of *Refuge* came from the journals, she said, but the retrospective aspects came later.

Part of the retrospective is Williams' realization that the cancer that swept the women in her family was likely a result of where her family lived — in Salt Lake City, downwind from the above-ground nuclear testing that took place in Nevada from 1951-1962.

Turn to AUTHOR, Page 3