



## Take Off!

Book Now For Christmas  
Space is Selling Fast

San Francisco.....	\$95.00
Los Angeles.....	\$100.00
Chicago.....	\$159.00
New York.....	\$179.00
London.....	\$255.00
Paris.....	\$311.00
Tokyo.....	\$333.00
Mazatlan.....	\$195.00

Air fares are each way from Portland based on roundtrip purchase. Local departure and/or international taxes are additional. Other cities available.

Do It On Campus  
All Ways Travel  
11th Street, Portland, OR  
346-1491

Member  
University and Student Travel Network

# Struggling students turn to loans for aid

(AP) — Chad Goodwin works at Sears during the day and tends bar at night to help pay his way at the University of Wisconsin-Milwaukee. He's tired, and he's broke most of the time.

The 20-year-old sophomore is one of a growing number of college students caught between tuition hikes and financial aid cuts. "Over the summer you make the money and try to stay above water until Christmas," Goodwin said. "Then you work over Christmas, get your tax return back and try to last through the spring."

Federal, state and institutional aid rose less than 8 percent last year and the maximum amount available from the federal government's principle grant program fell from \$2,400 to \$2,300, according to figures released last week by the College Board, an association of 2,800 colleges and universities.

Tuition and other costs rose an average of 10 percent at public colleges and 7 percent at private schools last year, the College Board said.

To make up the difference, students and their families have been forced to turn to loans. In Goodwin's case, that means \$2,500 in loans to cover tuition, books and fees for one year going to school full time.

Living expenses are up to him. "I have enough money to survive, but I had to borrow \$5 for gas from my roommate

**'Society expects us to become professionals, and to do that we have to go to school. But actually to be a student is very hard.'**

— Giavanna Alvarez-Negretti,  
Emerson College student

today, and I ended up \$18 in the hole after buying groceries," he said.

Goodwin said students like him develop a routine — work, study, then work some more.

Giavanna Alvarez-Negretti transferred to Boston's Emerson College from the University of Puerto Rico, where a single Pell Grant covered her tuition, room and board. But Emerson was much more expensive.

The 21-year-old junior lives with relatives and commutes to school to cut expenses. As a day student, she pays \$17,200 a year. To live on campus would have cost \$22,550.

"I have \$1,600 in work study and \$4,000 in scholarships, but the rest is all loans," Alvarez-Negretti said.

Carrying so many loans is not uncommon. In 15 years, loans have increased from making up 17 percent of financial aid to 50 per-

cent, according to the U.S. Department of Education.

"We're in danger of having education for the wealthy, and the poor need not apply," said Joe Langis, executive director of State Student Association of Massachusetts, which represents students in public higher education.

A sluggish economy hasn't helped, he said. Students find fewer jobs available.

"Every cent counts," said Alvarez-Negretti, relaxing after class before going to her part-time job at a shoe store.

"Society expects us to become professionals, and to do that we have to go to school," she said. "But actually to be a student is very hard."

Her friend, 19-year-old Brett Nix, had planned to pay his way at Emerson with a small inheritance. But the money dried up after one year. Now Nix works two jobs to pay for a single television production class at Emerson and two more classes at nearby Bunker Hill Community College.

"I'm trying to go back to school full time, but I'm trying to avoid loans," he said. "Unless I hit the lottery, I figure if I really push I can get a degree in six years."

Some students consider financial debt part of the education experience. Jean-Max Hogarth and Clarence Zachery Jr. took out nearly \$30,000 in loans while undergraduates at Yale University.

ENTER OUR DESIGN-A-SHIRT  
CONTEST AND YOU COULD  
WIN 100 BUCKS WORTH OF  
GREAT JANSPORT STUFF.



WATCH 'WINDS OF  
EVEREST' AND OTHER  
AMAZING MOUNTAIN  
VIDEOS.

# MISSING PHYSICS IS FOOLISH. BUT MISSING THIS IS INSANITY.

GET A TOTALLY COOL JANSPORT  
T-SHIRT ABSOLUTELY FREE WITH  
THE PURCHASE OF ANY  
JANSPORT PRODUCT.



ENTER TO WIN A FREE JANSPORT  
SWEATSHIRT, SWEATPANTS AND T-SHIRT.  
THERE'S A WINNER EVERY DAY (SO HANG  
ON TO THAT RABBIT'S FOOT).

## JANSPORT WEEK

OCTOBER 19-24

UNIVERSITY OF OREGON BOOKSTORE



BETTER  
BUSINESS  
BUREAU

## We've Got It All!



485-8226

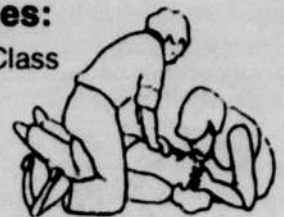
1917 Franklin Blvd.

# KISS A DUMMY SAVE A LIFE!!!

Here's your chance to learn C.P.R. and to  
certify for the Red Cross C.P.R. certificate

**\$10.00 Fee Includes:**

- 4 Hours of Personal Class Instructions
- Instruction Booklet
- Red Cross C.P.R. Certification Card



**Date for C.P.R. class:**

Tuesday, October 20th  
5pm - 9pm

(C.P.R. classes held in the Student Health Center Cafeteria)

**Register Early. Limit 6 people.  
346-4441**

Cancellation must be 24 hours before class or no refund.  
Sponsored by the Student Health Center, Office  
of Public Safety and the Lifestyle Planning Program.