

RE-ELECT SEN. BILL DWYER

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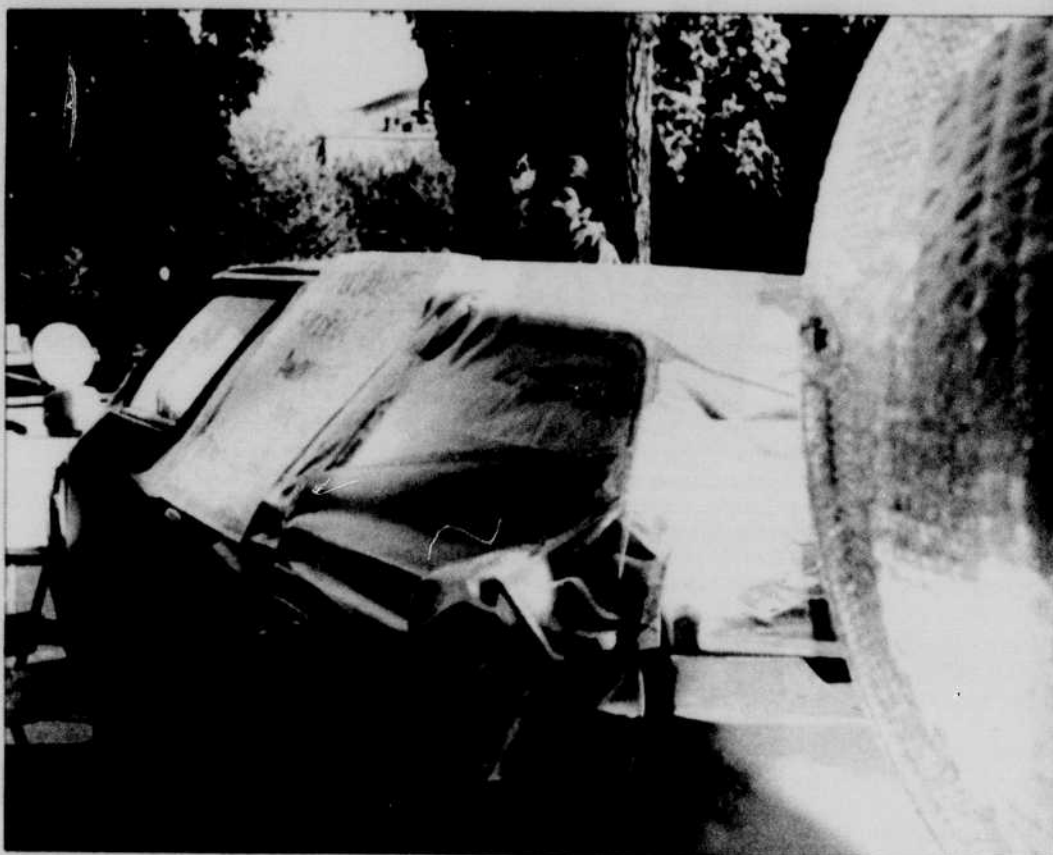
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LOANS

Continued from Page 1

students. The government should offer a better choice instead of saying 'Well, students do not have to choose this option.'

Another argument being made against the new loan is that it increases the amount of money students have to pay back while reducing the number of grants issued, another claim Vignoul said is unfounded.

"What people don't understand is that the cost of education has gone up, but grant money has stayed the same," Vignoul said. "Consequently, the only thing students can do is take out more loans. We would like to see more grant money, but unfortunately that's not likely to happen any time soon."

Despite recent criticism surrounding the new loan program, Vignoul said it is the best program he has seen in the 25 years he has worked at the University, and he doesn't understand why the criticism has surfaced.

"This is really not an issue," Vignoul said. "Let's not obscure the quality of this product that the federal government has made available to students here. It is a much better program than what was available before."

According to Vignoul, students who take out a 10-year, \$10,000 loan under the new program at the 8.25 percent interest rate will pay \$14,718 in the end. A 15-year, \$10,000 loan would result in stu-

dents paying back \$17,224, while a 20-year, \$10,000 loan option would cost students \$20,449.

"We're not dealing with rocket science here," Vignoul said. "Obviously the longer a student takes to pay a loan back, the more it will cost. Our job is to inform students about their choices and let them decide what the best option is for them."

Students who borrow under the new Income Contingent Loan are allowed to choose the repayment plan they feel they can best afford after graduation. Repayment options available to students for a Federal Direct Loan include:

- A standard repayment plan with a fixed period of time, usually 10 years
- An extended repayment plan with a lower fixed monthly payment amount that can be extended beyond the usual 10 years
- A graduated repayment plan that usually begins with lower monthly payments that increase at specified times
- For Direct Stafford Loans, an income-contingent repayment plan that sets annual repayment amounts based on the borrower's income after leaving school. The loan is repaid over an extended period of time, not to exceed 25 years.

One hundred and four schools across the country were selected to implement the new loan program into their school this past year, with the University being one of only three selected on the West Coast.

BOARD

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and \$250,000 in annual revenues. Last year, EMU Food service lost approximately \$22,000, she said.

Ethical priorities

The vote nearly stalled over board member Josh Docherty's

objections to the state-mandated bid process. He argued that last year's EMU board, who set priorities for the bidding process, may have overlooked some ethical issues.

"I think there's something wrong with us making a decision based on what someone else tells

us is important," Docherty said. "Are we concerned with the corporate level of these organizations, with what they represent?"

"We can't base our decision on that," board member Shannon Varney responded, "because these are a lot of other evil things we well in the EMU."

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