

# Graduates can tap city's resources

■ **TRANSITION:** Moving out can be made easier by community, schools and the Internet

By Jennifer Schmitt  
Higher Education Reporter

Graduating and entering the real world can be stressful and intimidating, but services in the community, through the University and on the Internet are available to make the transition easier.

Although finances are usually tight for recent graduates, some banks are lenient in giving loans to recent graduates. They generally don't have special loan packages for graduates but will make allowances.

"We require people to have been at a job for at least two years in order to get a loan," said Stephanie Smith, loan officer at Bank of America. "But graduates who have only been working at a job for a few months can submit a letter explaining that they have just graduated, and we will definitely take that into consideration."

The Career Center provides job support with information and assistance. Their services are free to recent graduates for one term following graduation.

"We help students with every-

thing, from helping them discover what kind of job they are looking for to job researching and helping them with their resumes," said Beth Swank, Career Center advisor.

Moving to a new area can be a difficult transition, but most companies will help provide new employees with housing referrals, Swank said.

"It is important to think ahead," she said. "When graduates go to a new city to find out about a job, they should make sure they spend a day or so checking out the housing in that area."

Often, the transition can be overwhelming and stressful.

Graduation generates a lot of anxiety, said Mark Evans, counselor at the University Counseling Center.

"We actually have a lot of people coming in who are stressed about graduating and need some emotional support," he said.

By listening and talking with students, counselors are able to help the students understand what is causing the anxiety and help them find the best ways to deal with it.

"We encourage people to seek emotional support from their friends and family," Evans said. "Often people just need someone to talk to."

The counseling center is able to offer suggestions or referrals to counseling centers in other areas for graduates who have

## GRADUATION ON THE INTERNET

Home-pages which contain information helpful to recent college graduates:

City Homepage Directory

Info about moving to a new city and area:

- <http://www.city.net>
- <http://ptl.nw.dc.us/AllAboard.htm>

Salary Comparisons

Salary calculations based on different cities and states:

- <http://www.homemair.com/homemair/cmr/salcalc.html>

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moved and need some type of emotional support. Most cities have groups — such as the California Psychological Association — that can be found in the phone book and are a good place to call for referrals and general information.

"We have strong contacts in the Bay Area and in Seattle," Evans said. "Sometimes we suggest that people call places like San Francisco State and get referrals from their counseling center."

Pages on the Internet can provide valuable information for graduates who are relocating. Students can browse city webpages to find general information on housing, events and activities and city population.

# College loans are manageable with planning

■ **BUDGET:** Students can deal with debt if they plan well, says credit counselor

By Jean M. Bond  
Higher Education Reporter

High college costs mean graduating students not only get a degree, but plenty of debt as well. But with careful planning, students can handle their college debt, said Larry Winthrop, president of Consumer Credit Counseling of Oregon.

"Students should prepare a lean and livable budget," Winthrop said. "They should know what debt they have, how much their living expenses are and how much they have left to pay off their debt with."

An average undergraduate will leave school with around \$15,000 to \$17,000 in student loan debt, said Judy Saling, financial aid counselor. With a ten-year-repayment plan and the current interest rate of 8.25 percent, payments for a loan debt of \$15,000 would be around \$184 a month, she said.

Students who have loans through more than one lender may want to consolidate them to simplify repayment, Saling said. If loans were gained through the same lender or service agency, students do not need to consolidate them because the agency will combine the loans for the student, she said.

However, students should not consolidate Perkins loans because they have a low interest rate.

"If [students] consolidate their Perkins, they lose that 5 percent interest rate," Saling said.

Students who have problems paying their student loans should contact their lender to make

arrangements, Winthrop said.

"Different types of student loans have different creditors and different contracts," he said. "Different arrangements may be available depending on the creditor."

One of the major problems students can have after graduation is credit card debt, said Emily Leupold, marketing director for Consumer Credit Counseling in Eugene.

"Students often rely on credit cards because they think they're going to get a job and pay them off," she said. "But that doesn't always happen."

Winthrop recommends that students avoid most of the credit card offers they receive.

"They shouldn't get more than one card because the temptation is to use all the cards up to their limit," he said. "Then [students] have more debt than they can afford. One card should be enough to handle everything."

Students who realize they are in over their heads should deal with the problem right away, Winthrop said.

"They shouldn't wait too long," he said. "Attack the problem as soon as you know about it."

Winthrop said students who find themselves unable to pay their debts have options.

"Contact your creditors and try to make an arrangement that you can keep," he said. "If you make promises you can't keep, you won't be able to talk to that creditor again."

Students who cannot work out arrangements with creditors can go to their local credit counseling service for help, Winthrop said. The most ethical counseling services are members of the National Foundation for Consumer Credit, he said.

A counseling service can help those in debt work out a budget and can even help students work out affordable payment arrangements with creditors, Winthrop said.



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