

# State garnishes wages to pay student loans

Workers who defaulted on their student loans probably received a warning letter

By Teri Meeuwse  
Higher Education Editor

The Oregon State Scholarship Commission now has the authority to search the employment records of in-state workers and garnish the wages of those who have defaulted on their student loans.

Beginning last Friday, the commission sent warning letters to about 7,000 of the 16,725 people who have defaulted on their student loans. To be in default, a person has to be at least 180 days delinquent in making loan payments.

"A year ago we got the authority from the Department of Employment to get the names and addresses of employees in Oregon," said Elwood Farber, executive director of the commission. "It took a while to get the agreements and set up a way to keep information confidential."

People who receive the letters are requested to contact the commission at either 687-7366 or toll-free outside of Eugene at 1-800-457-0135.

"We encourage them to call and set up a payment system," Farber said. "If they don't, we will continue to follow up and try to contact them. But if that

doesn't work, we will contact their employers to set up arrangements."

Students used the loans to pay for schooling, including technical training and university classes. The loans, made available under the Federal Family Education Loan Program, are made by banks; the scholarship commission administers them for the U.S. Department of Education.

Currently, more than \$112 million is owed to the government — the average being \$6,705 per person. The commission will garnish up to 10 percent of a person's wages, which is 15 percent less than the amount in previous collection vehicles, Farber said.

The commission has already received a few phone calls since Monday from the 7,000 people who received a warning letter, he said. The quick feedback has a lot to do with the default rate of Oregon.

"Oregon is one of the states that has a smaller cohort default rate compared to the national average — Oregon having a 9.1 percent rate and the national rate being 10.6 percent," Farber said. "I think it's because of the level of competence and responsibility the residents of the state have. We have some really good lenders and workers working really hard on this."



The Oregon Daily Emerald is celebrating its 100th year of publication during the 1998-99 academic year. Be part of the celebration by designing our commemorative logo.

The logo design will be used in the newspaper and other promotional materials throughout the year. The design requirements are few but important:

1. Design must include ODE name and convey the idea of the 100-year celebration.
2. Logo must be adaptable for use in multiple media and in various sizes.
3. Logo can be black-and-white plus one (green), two (green & yellow) or full color, but should work in both black and white and color reproduction.

The contest is open to all readers. Submit your hard-copy entry by **May 29, 1998** to:

Oregon Daily Emerald • P.O. Box 3159 • Eugene, OR 97403

Or bring your entry to the Oregon Daily Emerald offices in Suite 300, EMU.  
One entry per person.

Winner will receive **\$100 cash**, and the winning entry will appear in the June 8 issue of the Emerald.



# EMU NEWS

Check out the EMU WEB PAGE for the latest EMU/ASUO event and renovation information <http://darkwing.uoregon.edu/~emumain/>

## THE EMU TICKET OFFICE

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**Ticket Office Hours:**

9:30a.m.-7:30p.m. Mon-Fri, 10a.m.-4p.m. Saturday, 12p.m.-4p.m. Sunday

*Congratulations!*

**Kyra McCarthy  
and  
Melanie Willis,**

both from the Child Care and Development Centers are this terms recipients of the EMU Student Scholarship Award. This award is given to outstanding student employees in recognition of their contributions to their specific program and to the EMU. Thanks, we appreciate you!

## Help Wanted

### Recreation Center

Be the first to work in the newly renovated Recreation Center! We are looking for employees to start either summer or fall term. Each Recreation Center staff person will be in charge of a specific area of programming and also work the front desk. Gain valuable experience in budgeting, marketing, advertising, event management, customer service and more. Hours are flexible. Although it is not required, preference will be given to those with work-study or work-tech certification for the beginning of fall term. Please call Stephanie Dixon at 346-4378 or stop by Cedar D for more information.

### EMU Food Service

Now accepting applications for a Marketing and Advertising Assistant. This position is responsible for developing promotions and producing advertising and marketing materials for EMU Food Service. Knowledge of graphic design and basic layout principles are required. Looking for a person with a creative flair for developing attractive materials, good organizational skills, and the ability to work with short production deadlines. This position will work 20 hours a week at the wage of \$7.25 per hour. Must be able to start work by September 1st, but summertime availability is a plus, too! Pick an application at the EMU Food Service Office between the hours of 8:00a.m. and 3:00p.m., Monday-Friday. Application deadline is June 3rd.