



ORTHODONTICS

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Loans

Continued from Page 1

lucky to have it. I really hope we can have it again sometime in the future."

The window will remain open until midnight, Jan. 31, 1999. This upcoming deadline has the ASUO and the Committee to Re-establish OSPIRG handing out fliers and mailing students with the information.

"It would be to the students' advantage to get as much information out there as possible," Gabbe said.

students need to go through the U.S. Department of Education, not the financial aid office, to consolidate their loans, Cowling said. The advantage of direct loan consolidation is that students only pay one lender — the department.

"This project is actually through them and not through the financial aid office because it's a

nationwide project and not just through this institution," Cowling said.

Students who consolidate their loans will receive one monthly bill and will be able to make one phone call to report a change of address or request a deferment.

There are no origination fees or minimum or maximum loan amounts for the program. Students with subsidized, unsubsidized and parent federal education (PLUS) loans are eligible for the program.

Consolidating student loans can also extend the loan repayment period, lower the interest rate on the life of the loan and allow some students a six-month grace period for payments after graduation.

The consolidation offers four payment plans: standard, extended, graduated and income-contin-

gent repayment plans. Standard repayment plans allow students up to 10 years to pay back their loans; extended and graduated loans allow 12 to 30 years; and the income-contingent plan allows up to 25 years.

After students mail their applications, the paperwork goes through several reviews, by the IRS, credit bureaus and loan holders. Students are sent loan papers to sign and return. The process should take 60 to 90 days.

To learn how to consolidate student loans, call the U.S. Department of Education Loan Consolidation Network at 1-800-557-7392 or see their web site at www.ed.gov/Directloan. Additional information is available on the Committee to Re-establish OSPIRG web site at <http://gladstone.uoregon.edu/~ospirg/loans.htm>.

Candidates

Continued from Page 1

come taxes, which yield decreasing revenue during hard economic times.

"[The income tax] is much more unstable than the property tax," Kitzhaber said.

Kitzhaber said he planned to create a trust fund that the state would contribute to during good economic times to help fund schools during hard economic times. Oregon could face an economic downturn because of the recent collapse of the Asian markets.

He also wants to increase the reach of the tax base beyond what income taxes can do. For example, sales taxes broaden the tax base because they affect all commerce, unlike income taxes that miss under-the-table wages. Kitzhaber does not advocate a sales tax, but he said he intends to bring to the house the issue of finding ways to broaden the tax base.

"I'm very committed to stabilizing the tax system," Kitzhaber said.

Another of Sizemore's ideas would be to hold students and universities more accountable to the people they serve, Eply said.

"[Sizemore] would like that [college students'] continuation in school be tied to academic standards," she said. "He wants to put more teeth behind [academic standards]."

Eply said one way of giving university academic standards more bite would be to raise the minimum GPA students would have to earn.

University administrators are not off the hook with Sizemore, either.

He feels there is too much concern with how cur-

riculum is formed and how students are taught, rather than with what students actually learn in class, Eply said.

She said surveying recent college alumni on what they felt they learned in college would pinpoint what students actually learn.

"The only thing schools should be held accountable for should be whether students are successful after college," Eply said. "It just seems to me that kids come out of college and they're vastly unemployed. [Sizemore] wants to make a college education more of a money-back guarantee."

Kitzhaber also has plans to make higher education more accountable, according to Greg Peden, Kitzhaber's press secretary.

"It means a couple things," Peden said. "No. 1, to ensure that our institutions are providing a quality education."

Peden said this did not mean raising taxes. "It's not necessarily a money thing as much as it is a management control issue," he said.

Peden said Kitzhaber wanted to set up a citizen administration committee to make some of the managerial decisions at universities.

"[The committee] would be open to anyone, but would probably be composed of industry leaders and business leaders," Peden said.

The committee would work together to suggest ways universities could give their students practical skills.

"I think the whole idea of a citizen administration committee is to make a connection to the real world," Peden said.

News Briefs

Women's forum focuses election

The ASUO Women's Center is holding a forum to discuss how the Nov. 3 election addresses women's issues today at 2 p.m. in the EMU Gumwood Room.

The forum will consist of an explanation of the term "women's issues" and a panel discussion led by politicians and community activists. A University professor will begin the event by illuminating women's issues.

A panel discussion will follow,

including House Democrat Leader Kitty Piercy; Elaine Green, the co-chair of the Eugene External Review Advisory Committee; Karen Moskowitz, Pacific Party candidate for U.S. Senate; Emily Schue, vice president of the League of Women Voters of Lane County.

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