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Loans
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Timing is also important when deciding whether to consolidate student loans. Students can only consolidate their loans once, so they should wait until they have taken out all the loans they plan to, she said.

Students who are out of school will begin getting billed for payment as soon as they consolidate, she said. Because of that, students who have recently graduated should wait until about 60 days before the end of their grace period to consolidate to avoid being billed earlier than necessary.

For advice on consolidation or other repayment plans, Bickford advises students call the Department of Education or visit the department's Web site to learn as much as they can about the options available to them. An interest rate calculator on the Web site is especially helpful for students when selecting a repayment plan, she said.

Students should not hesitate to contact the Department of Education or the University financial aid



Jessie Swimeley Emerald
 David Martin, a junior at the University, signs his loan papers for Steve Mardane. Mardane, a former University student, loves the big smiles he gets when he hands over big checks.

office if they are unable to make their payments or have questions about their repayment plan, she added. In most cases, she said, the department will work with students to find a payment plan they can afford.

For information about student loans, visit the Department of Education Student Financial Assistance Web site: www.ed.gov/offices/OSFAP/Students.

Pollen
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Still, she recommended treatment for people suffering from runny noses, itchy eyes, grogginess and that itch in the back of the throat that just can't be scratched.

"People really do not have to tolerate horrible symptoms," she said. "There really are some advanced choices for treating people and making them more comfortable."

Between 50 and 60 million Americans suffer from allergies at an annual medical cost of \$4.5 bil-

lion, according to the Asthma and Allergy Foundation of America.

Mainstream treatments include advice on avoiding exposure to pollen, medications and immunotherapy. Alternative treatments include nutritional supplements and homeopathic preparations.

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