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Pell: Grants pivotal to affording college

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determine need, thus increasing a student's or family's calculated household income and decreasing a student's calculated need. If a student's calculated need is not great enough, he or she will be ineligible for the grant. In addition, the amount a student receives is also based on calculated need, so some students may receive less next year if their need decreases. However, Bush's plan would keep the maximum Pell Grant at \$4,050 for the third year in a row.

The changes will save the Education Department \$270 million and will help remedy the \$3.7 billion budget shortfall the Pell Grant Program is currently experiencing. Bush also requested \$458 million more than was allocated last year for the program.

This comes as Bush plans to request

an additional \$87 billion for the Iraq War.

Bickford said there's no need to panic because the students that need the aid the most won't be affected.

"The neediest students won't be affected because they don't pay state taxes," she said.

Bickford said, however, that those that barely qualify may lose their Pell Grant.

"Students that are on that edge may fall off," she said.

She added that the importance of losing the grant should not be minimized, because \$400 can mean a lot to a needy student.

"Grants are so important in keeping debt low," she said.

"When students lose grant money, they have to make up for it in some way." Students that find themselves in this situation may have to take out loans, work more hours or find an additional job, she said.

"These are things that go against persistence to graduation," she said.

But Bickford encouraged students who lose their Pell Grants not to drop out and to seek out other forms of aid, such as scholarships.

"Moving students through school puts them in a good position for their career," she said. "It's an investment."

Senior Eric Mullendore, who receives a Pell Grant for around \$2,000, said the changes won't affect him because he will graduate before they take effect. He added, however, that if his Pell Grant were decreased, he would likely have to take out more loans.

"I would have to pay more back," he said. "I wouldn't be able to be picky about a job (after I graduate)."

He added that his Pell Grant was pivotal in making college affordable.

"I wouldn't have been able to come here if it weren't for the Pell Grant," he said.

Bickford said the good news is that the number of students receiving Pell Grants has consistently increased in past years, meaning that financial constraints are not preventing students from attending the University.

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MONEY, MONEY, MONEY

Free Application for Federal Student Aid: Deadline Jan. 30

Fill out the FAFSA online at www.fafsa.ed.gov or pick up an application at the Office of Student Financial Aid in Oregon Hall. Filling out the application online requires a Department of Education PIN, which can be obtained at www.pin.ed.gov.

The Oregon Student Assistance Commission Scholarships: Deadlines Feb. 15 and March 1

OSAC manages and administers more than 260 private scholarship funds for Oregon residents. Visit www.osac.state.or.us. Students can also search for scholarships at these sites:

financialaid.uoregon.edu

www.fastweb.com

www.scholarships.com

www.brokescholar.com

Source: Office of Student Financial Aid

Economy: Last month 8 million unemployed

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economist at Standard & Poor's. "The numbers today would suggest more of it than we thought."

On Wall Street, stocks edged higher Friday as another drop in oil prices overshadowed the weaker-than-expected report. The Dow Jones industrial average closed up seven points, and the Nasdaq gained four points.

About 150,000 new jobs must be added each month to keep up with population growth. Since August 2003, when employers resumed hiring after a long slump, job creation has averaged 152,000 jobs per month. Economists still expect hiring to pick up early next year to send the unemployment rate lower. The rate has held steady, within 0.1 percentage point, since July.

New hiring in the service sector fueled November's overall jobs increase, led by health care, restaurants and hotels. Retailers lost jobs, their payrolls falling by a seasonally adjusted 16,200 last month.

"With the expansion showing strength and the holiday season upon us, I would have expected the retail sector to do more hiring," said Bill Cheney, chief economist at John Hancock Financial Services. "Like last year,

however, retailers appear to be trying to do far more with far less workers."

Retailers' declining payrolls preceded a disappointing start to the holiday shopping season. Merchants from across the sector reported sluggish November sales as the hopeful surge in Thanksgiving weekend business did not happen.

Consumer spending accounts for two-thirds of economic activity in the United States and is being watched closely, especially during this time of the year.

Worries about jobs and the economy helped push consumer confidence down in November for a fourth consecutive month. Faced with higher gas prices and grocery bills, some consumers are cutting back on clothing and other non-necessities. Though oil prices have fallen, and economists think the spike has depressed new hiring, they aren't terribly alarmed.

"The recent job picture indicates that the holiday shopping season will be a decent, not a spectacular one," said Sung Won Sohn, chief economist at Wells Fargo.

Manufacturing continued to shed jobs for a third consecutive month, with payrolls shrinking by 5,000. The

nation's factories, in a long slump, are struggling in the face of rising competition from lower-wage countries such as China.

In a broader look at the labor market, more than 2 million jobs have been created in the past year. Economists cautioned that the November report offers just a snapshot.

"I think we have to reserve judgment about what this report means for the economy as a whole," Cheney said. "It's weak enough to raise concerns, but not weak enough to prove anything bad."

President Bush was criticized often during his re-election campaign for being the first president since the Great Depression to lose jobs on his watch. Now he has a second term to work with and is only 313,000 jobs short of closing that deficit.

In November, the number of people holding more than one job rose by 346,000 to 7.6 million. About 8 million people were categorized as unemployed.

Economists still expect the Federal Reserve to raise a key interest rate by one-quarter percentage point to 2.25 percent at its Dec. 14 meeting, the final session of the year.

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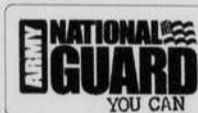
Most Guard members serve just one weekend a month and two weeks a year while pursuing full-time careers. They serve for many reasons: money for college, tuition assistance, skills training, an extra paycheck and other military benefits. For some, it's a way to give back to their country and community.

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