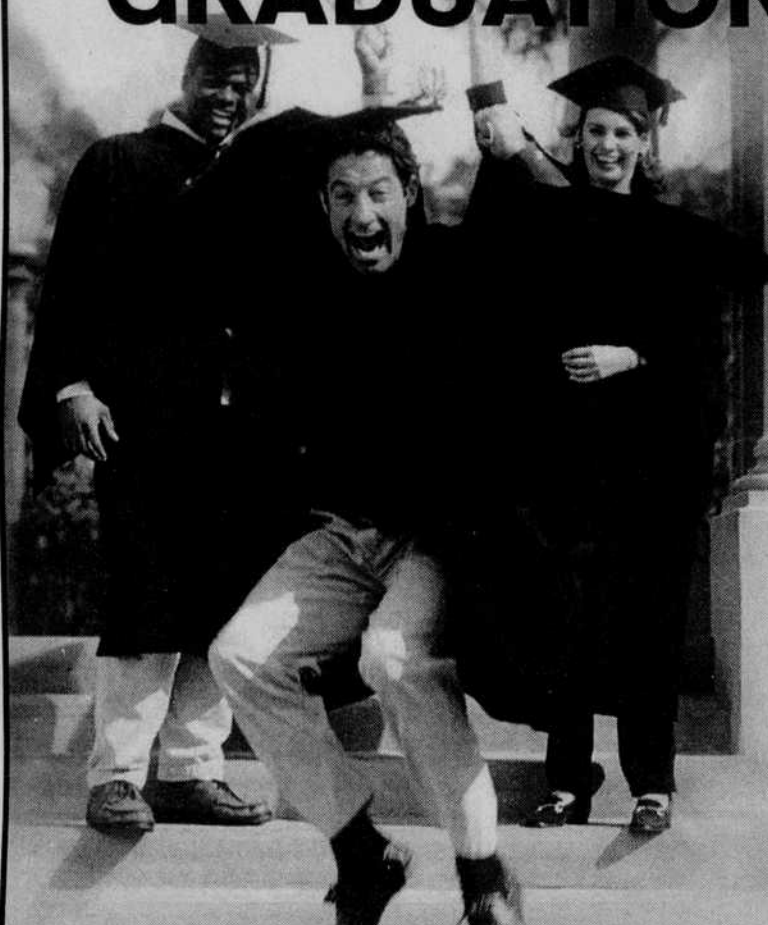


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Aid: Bush administration recommends variable rates

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future deferrals in the event of life changes.

"Students are entering into a long-term relationship with their loan agents," Rudy said. "While we would love to have their business, we might not be the best fit for everybody."

Also on the way is President George W. Bush's proposed budget for 2006. The Bush administration is recommending changes to the loan consolidation program that would eliminate fixed rate consolidations, instead keeping loan rates variable with an 8.25 percent cap. Variable rates fluctuate with the markets, causing potential upward and downward swings. These changes could cost students thousands of dollars every year if they don't consolidate at a fixed rate before the new budget is approved.

"There's absolutely no reason for graduates not to consolidate their loans," Rudy said. "However, they

need to act now."

But according to the Direct Loans Web site, if students have the possibility of repayment through a variety of government programs, such as Americorp or a qualified teacher loan repayment plan, they may lose that opportunity if they consolidate their loans.

The University Office of Student Financial Aid and Scholarships, although not able to offer loan consolidations, can help students sort through the mountain of questions they may have. The office's Web site is financialaid.uoregon.edu. While graduating seniors may be tied up with final papers and job concerns, they should still make time to prepare financially, Rudy said.

"The most important thing is not to wait until the last minute," Rudy said. "If you procrastinate, it could be very costly to you in the future."

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LTD: Refund amount will be based on service days missed

Continued from page 1

President Adam Petkun and ASUO Vice President Mena Ravassipour today to hammer out the details of the reimbursement process.

"I'm not sure if there's a way to get it back to students this year, but we're going to try to find out," Petkun said.

Vobora said he arrived at the \$38,276 figure by taking the quarterly amount for the service contract with the University, dividing it by the number of weekdays in the quarter and multiplying that number by 14, the number of days payment for bus service is to be reimbursed.

Had the total number of days in the quarter been used rather than the total number of weekdays, the amount refunded through the spring term contract credit would be \$27,218.

Vobora said he chose to use the number of weekdays in the quarter rather than the total number of days because it gives the University a more generous reimbursement amount and preserves positive relations in

the community.

"I just thought it was fair; some people may not," Vobora said. "I think it's a reasonable way to do it and we're doing it consistently."

Vobora said the LTD Board of Directors had no say in which reimbursement method to use because "we didn't feel like we needed to go to the board to do this."

LTD is going through a similar process of reimbursement for businesses in Lane County that pay for bus service, Vobora said.

Vobora said refunding student money to the University is a simpler process than refunding money to businesses because bills for those businesses are based on the actual number of employees who use the service for that billing cycle, something that cannot be determined until the end of the quarter.

"Every other group, you don't know what the total cost is for the year," Vobora said. "For them we're using last quarter's employee count to determine what the amount would be for the quarter."

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TIMELINE OF A STRIKE

Jan. 21 — Amalgamated Transit Union Division 757 gives Lane Transit District its 10-day strike notice.

Jan. 29 — LTD/ATU Community Committee organizer Claire Syrett asks at a union rally for both sides to continue seeking alternatives to the strike.

Jan. 30 — Union members vote to accept the committee's offer to enter a 35-day cooling-off period and allow an independent auditor to examine the negotiations, averting a strike slated for Feb. 1.

Feb. 1 — LTD implements a portion of its final contract offer, declining the committee's intervention offer. The union announces its intent to strike on March 7, the end of the 35-day cooling off period.

Feb. 8 — The committee meets with the LTD Board of Directors to ask questions about the contract negotiations. The committee meets afterward to discuss what members said was a lack of concrete answers from the board members.

Feb. 10 — ATU files an unfair labor practice complaint against LTD, something an LTD official said is a common strategy used by unions in labor negotiations.

March 4 — A last-chance mediation session between the union and LTD fails to produce an agreement.

March 7 — Bus service ceases across Lane County as ATU Division 757 goes on strike.

March 10 — A team of mediators, including Eugene Mayor Kitty Piercy and community committee member Margaret Hallock, serve as room-to-room messengers during a 17-hour mediation session at the Eugene Hilton Hotel.

March 13 — Union members approve LTD's contract offer, a result of more than 25 hours of mediation over the course of four days.

March 14 — Bus service resumes in Lane County.

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