

Defaults on student loans cause new regulations

Mc-Lissa Cartales
Rhapsody Editor

The U.S. Department of Education notified Clackamas Community College that its default rate on Guaranteed Student Loans is almost 31 percent and new regulations may cause hardships for financial aid-dependent students.

Clackamas was informed last year by the Department of Education that its default rate on GSLs is 30.9 percent, according to a memo sent out by Financial Aid Coordinator Kathy Scheer.

There are many reasons for this default rate being so high. One is the fact that community colleges serve a higher-risk population than traditional four-year schools. According to Scheer's memo, every community college in Oregon has a default rate ranging from 16.8 to 32.8 percent, and only one of these colleges, Central Oregon, has a default rate less than 20 percent. However, when the Department of Education

began penalizing institutions with a high default rate, they did not take this into account.

Another consideration the Secretary of Education did not take into account when handing out these penalties is the fact that the college itself has no control over the default rate.

"We have no choice about whether or not to certify eligibility on these loans; we also cannot collect on these loans. Both of these things are up to the loan securer, and not us. So, although it is not within our power to deny eligibility or collect, we are penalized as an institution for the default rate," Scheer said.

There is one more major problem with the default rate calculated by the Department of Education: says Scheer, "We don't think (the percentage) is that high."

The Financial Aid office has since then requested all of the information on which the Department of Education based their

findings upon.

"They sent us about six inches of paperwork," said Scheer. "We are now in the process of checking that information against the individual loan securer's information. If we calculate the rate to be lower, we will file a formal letter of protest."

In fact, the Oregon State Scholarship Commission, which secures 98 percent of the GSLs at Clackamas, calculates the default rate at between 16 and 17 percent.

Until the Financial Aid office can finish its research and the Department of Education can review its findings, "we intend to comply with the new regulations," said Scheer. Under these new laws, the college must comply with the following:

TRACK RECORD DISCLOSURE. Every college that offers non-baccalaureate vocational training programs, regardless of their default rate, must disclose graduation rates, job

placement rates, and state licensing exam pass rates to all prospective students prior to enrollment for each vocational program in which they plan to enroll. These forms must be signed by the students and retained by the institution for five years. In addition, the institution must submit a copy of the completed form and the data required to the U.S. Department of Education.

TRACKING. Attendance of loan recipients must be verified more than once a term. Until now, the financial aid office has waited until the end of the term to verify that the loan recipient has been attending classes the entire term. Under this regulation, the office must check attendance periodically throughout the term and notify the lender immediately if the student is not completing the attendance requirements of the loan.

DELAYING DISBURSEMENT OF GSL AND SLS

CHECKS FOR 30 DAYS. The financial aid office will now have to withhold loan checks for first-time borrowers for 30 days into the term, beginning Winter Term 1990. This is to ensure that the students are attending classes and intend to continue to do so to meet their loan requirements.

ADDITIONAL CONTACT WITH BORROWERS. The financial aid office must now contact student borrowers after they leave Clackamas to encourage them to pay back their loans.

"Some of these things are good ideas," Scheer commented on the new regulations. "There are some parts, however, that are going to cause hardships for the students."

"We want the students here to know that the financial aid office is still here to help. If any of these new regulations cause problems with the students, they should get in here to talk to us, and we will do our best to help them," Scheer stressed.

Poor enrollment forces Japanese II cancellation

by Roseann Wentworth
Copy Editor

After enrollment of the second year Japanese language class peaked at a mere four students by Friday, Jan. 5, Assistant Dean of Instruction John Hooley dropped the class from Clackamas' class schedule.

This proved to be a controversial decision as it caused some upset among the students involved as well as with foreign language instructors.

According to a story in last week's Clackamas Print, Hooley

made the decision to drop the classes during the second week of winter term and the decision was an "oversight;" neither of those statements is correct.

"Only three people originally signed up for Japanese II when I made this decision on the first Friday of the term," Hooley said.

"There was another person who attended that had already taken Japanese II but was taking Japanese-298; then there was another student who was going to enroll, but I never heard from him again."

"Everything transpired, the pa-

perwork of the cancelled class, informing Foreign Language Head Magdalena Ladd and Japanese instructor Kyoko Daniels - within the first week, which is our usual time line," Hooley added.

Hooley has been at Clackamas' for over 22 years. "It's the first time in 15 years that I've had to cut a second year class. Usually we don't see these low numbers until at least Spring term, if then. But this year foreign language enrollment is unusually low," stated Hooley.

Enrollment is 17 percent lower

from last fall according to Hooley, while English and social science classes were up 20 percent.

Even according to Ladd, Japanese has never had an overabundance of students in the five years the class has been offered.

Hooley blames the low enrollment on the demands of the Block Transfer program where students are required to take many general education credits where "sometimes, sadly enough, there isn't room in a student's schedule for two years of foreign language - but there is room for one year," said Hooley. "The block transfers are pushing a lot of students into humanities, social sciences, speech, and writing."

"What we did was make an economic decision and shifted the money to other areas (English and

social sciences) where there are more students," said Hooley. Although the allocated Japanese funds were distributed elsewhere, they officially did not go outside of the department.

Now that the class has been officially cancelled, Hooley says the department will be cutting back.

"I think we'll continue to offer first year Japanese, but I think we shouldn't offer second year," commented Hooley. "If too many foreign language classes get too small, we have to prune whether we like to or not."

"I didn't single out that class; it's just that it was so small. I had to do something," Hooley said. "What I really hate was stranding those students in the middle of the year. I'd love to offer Japanese II, but I can't do it for three students."

Staff wins awards

Two members of The Clackamas Print won awards at the CCOSAC Newspaper competition held at Mt. Hood Community College last weekend which featured community colleges from around the state.

Clackamas Print Editor Jim Titus won an award of merit for an

editorial on the smoking ban, and a first place award for a column on a 1985 plane crash in Newfoundland.

Titus also was co-winner along with Feature Editor Angela Wilson for a news story which they wrote on a smoking protest which took place in President Keyser's office.

Dr. Doob: is he doomed?

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"If students want activities in the mall they should be allowed to have them. But they should remember that people are trying to get work done in the offices in the Community Center," Laferriere said.

Noise level readings taken earlier this month by Debbie Baker, director of Student Activities, show that there is about a ten decibel difference between normal noise levels and the level of activities in

the Community Center.

According to a memo from Baker, the noise level in the main mall at 10 a.m. was 60-65 decibels. A reading taken in the same location during a performance by "Dr. Doob" in the Fireside Lounge showed noise levels at 70-75 decibels. Readings taken at 10 a.m. in the testing room showed a level of 35-40 decibels. The testing rooms noise level increased to 40-45 decibels during Dr. Doob's performance.

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