

Rising costs squeeze student finances



Worry, worry, worry. Everyone seems to worry about something. For worries about grades, Jim worries about his relationship with his girlfriend. Brian worries about the lack of money in his life. Jim worries about being too fat. Yet beneath the poverty anxiety is a dominant worry that hits students with panic when it can take — the worry about money.

In general, the majority of students do not consider money or bills to be a major problem. Budgeting their funds and denying themselves luxuries gets these students through the year. Yet some students are not so free to fulfill all their material desires. About 60 percent of all students cannot even afford the basic necessities. Their clothes, books, food, shelter and clothing are provided by some kind of help and aid.

Patty Lee, a senior, receives aid from small Grants (formerly called Basic Educational Opportunity Grants), Illinois State Scholarship Commission Meritatory awards, and Illinois Guaranteed Loans.

"Without them, I wouldn't be here," says Patty. "My parents aren't rich and even if they were, I'd rather not take their money. I value my independence, and I don't feel it is my parents' responsibility to get me through college."

Like those of many students, Patty's pri-

mary source of funds has been meritatory loans. She has been at the University for four years and has obtained a \$2,500 Guaranteed Student Loan each year. Upon graduation, she will have six months to begin repaying the \$10,000 loan.

It sounds like a huge debt, but the loan terms lighten the load. Payments will be \$200 a month at seven percent interest, and Patty has up to 10 years to discharge the debt. The prime rate in October was about 19 percent. Also, repayment of loans is a good way to achieve top-notch credit ratings.

If Patty goes to graduate school, the loan is deferred. If she becomes disabled, the loan is canceled.

"My boyfriend has an even better deal," Patty says. "Bill is from Jersey County, and a rich woman there left a trust fund when she died just for students from that county. Bill gets his loans from that. The loans are interest-free and there's no set amount or deadline for payment."

In spite of her debt, Patty is not worried about the burden. "It's not important to me now, I guess, because college is not a real environment. I'm sure I'll worry about it more when I graduate."

Patty rents an apartment this year. She lived in a dorm for her first three years on

campus. According to Patty, "It costs me less money to live off campus, there are no expenses. I have a roommate, so my rent costs \$1,000 a month. Utilities are about \$25 a month and food is about \$20 a week. That's a lot less than the almost \$600 a semester charged for living in a dorm."

No, Patty does not take her car to be granted. She worked at food service in her dorm for four years and now works at a snack bar. The funds are not sufficient from meager work, but her brown eyes look tired. A work schedule that begins at 3 a.m. and a class schedule that begins at 8 a.m. do not provide her with a safe life.

And she is not a big spender. "I treat

myself every other weekend and try to afford my necessities — eating, etc. I just try what's on sale really." Patty has a car, a 1974 Chevy, but refuses to let her car be repossessed.

Extra sources of income do not pay for the globe of pocket and fanny. Many college costs above are like buying your car.

In 1971, when Patty was a freshman, tuition for an Illinois resident was \$200 a year. Now it is \$642, a 324 percent increase. She has to pay \$42, but books are up at least \$60, and housing and meals are up \$200. The estimated total cost for one year at the University is \$4,000. Where the money is provided is not a mystery.



Major university cost has been changed. A 1971 \$200, equating the present at Illinois's \$642, has been given.

Left: Patty explains that borrowing and other expenses are not to help money in their pockets.

College Cost 1983

Bohdan S. Wynar



College Cost 1983:

The College Cost Book, 1983-1984 Scholarship Service Staff College Board, 1983-01-01 A step by step guide to paying for college is presented that tells how and where to apply for financial aid lists expenses at 3 200 schools and colleges and shows how to estimate financial need The book also describes how a student can manage money more effectively in order to live on a limited budget tells how some students and families stretch their resources and cut the costs of education helps families develop a personal financing plan and timetable for putting together the necessary resources discusses recent changes in federal aid programs and eligibility requirements shows how to apply to federal state local and private agencies that administer financial aid and provides information on colleges that offer tuition and fee waivers and special tuition payment plans e g by credit card Simple charts and worksheets are used throughout Also included are sample financial aid forms a bibliography of aid sources a glossary of educational terms and a financial aid application checklist LB *Monthly Catalog of United States Government Publications* United States. Superintendent of Documents, 1983 February issue includes Appendix entitled Directory of United States Government periodicals and subscription publications September issue includes List of depository libraries June and December issues include semiannual index **Monthly Catalogue, United States Public Documents**, 1983 **The College Cost Book, 1982-83. Third Edition** College Board, 1982 Expenses at 3 200 schools and colleges are identified and information is presented on applying for student financial aid and on estimating financial need Recent changes in federal aid programs eligibility requirements and major programs are also outlined In considering the cost of college the following areas need to be addressed tuition and fees books and supplies room and board personal expenses transportation and a total expense budget The following financial aid sources are examined Pell Grants Supplemental Educational Opportunity Grants National Direct Student Loans College Work Study Program service academies Reserve Officer Training Corps Bureau of Indian Affairs state government programs financial aid from colleges the Guaranteed Student Loan Program veterans education benefits vocational rehabilitation benefits and help from private student aid sources In calculating how much the individual s contribution should be in paying for college costs consideration is given to the family s income and assets and the student s ability to pay with a special note on independent or self supporting students Additional topics include the following strategies for stretching one s resources reducing the time involved in earning a degree reducing indirect costs prepayment plans and strategies for working one s way through college understanding financial aid awards responsible borrowing and student rights and responsibilities Appended materials include student expenses by institution a glossary worksheets and tables sources of information about state grant programs and the Guaranteed Student Loan Program and institutions listed alphabetically SW Resources in Education, 1988 **Statistical Reference Index**, 1980 **Recommended Reference Books for Small and Medium-sized Libraries and Media Centers, 1985** Bohdan S. Wynar, 1985 **Army & Navy Calendar for 1882/83 - 1893/94**, 1888 **Library**

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