

Rising tuition hurting and helping

by Robin Walls
Bennett Banner

Tuition at Bennett College during the 1992-93 school year is at its highest ever. Each year, on-campus tuition for students has increased by \$500. According to the student guide to fiscal affairs, this academic cost will compensate first and second semester's tuition, \$625 for comprehensive fees, room and board. The comprehensive fees that are required of all students cover the cost of registration, health services, student union fee, senate fee, student publications, library fees, student insurance, athletics and student activity fee.

Many of the students at the all-women's private college feel that the tuition price is not only hurting their parents' pockets, but theirs as well. Many fortunate students receive an allowance for miscellaneous purposes. But a majority of the students have to work part-time jobs in between their busy class schedules.

In between juggling her classes and keeping her grades abreast, Tamekia Clegg, a junior English ma-

jor, is not fortunate enough to receive extra spending money from her single-parent mother. She says, "My mom barely has enough money to make up the difference of my tuition. Although I do receive \$7,000 out of the \$8,500 a year tuition, I still have to work. The money from my minimum-wage job is spent on necessities such as books. My books average \$250 per semester."

Arlene Tulson, a sophomore accounting major at Bennett, says she won't be able to receive any extra spending money from her single-parent father this school year. Because she is not eligible to receive any federal financial aid or loans, Arlene's father has to pay not only her tuition, but also her sister's out of his \$100,000 annual salary.

Because Bennett is a private college, the \$8,500-a-year tuition is mandatory for all on campus students. There is no in-state or out-of-state price difference. Like Arlene's father, many more parents earn too much money to apply for any type of aid for their daughters. The federal aid and loan programs feel that a \$100,000 salary even for a single parent is not

TERMS	TUITION/FEEES*	% CHANGE
82-83	\$2,800.00	
83-84	\$3,000.00	7.14
84-85	\$3,200.00	6.67
85-86	\$3,400.00	6.25
86-87	\$3,600.00	5.88
87-88	\$4,265.00	18.47
88-89	\$4,465.00	4.65
89-90	\$4,965.00	11.20
90-91	\$5,230.00	5.34
91-92	\$5,400.00	3.25
92-93	\$5,725.00	6.02

* All figures are based on the amounts for the Fall semesters.
Sources: Statistical Abstract of Higher Education in North Carolina Bennett College Fact Sheet 1992-93

sufficient to be eligible to receive any aid. The only hope for students at Bennett is to apply for scholarships. The aid available for other students is the college work study program, federal grants, loans, or state grants. The college work study program is a federally sponsored program to help student earn money. The financial aid office determines student's eligibility. At the student's request, a percentage of the college work study pay can be withheld and applied to the student's account.

The Pell Grant is also offered to students according to their eligibility, also determined by the Financial

Aid Office. This grant, given by the government, awards students up to \$2,400 in aid. One purpose for Bennett's annual increase in tuition is to improve the college campus. Currently Bennett is renovating dorms to increase enrollment, supplying students with efficient laboratory equipment, and improving the Communications department. Even though the price is costly, education is the key element at Bennett.

The improvement is making Bennett a better place to live and learn. Gloria Scott, president of the college, could not be reached for comment on the cost of tuition.

CREDIT CARD MANIA

Being careful with plastic

by Kimberli Hunter
Bennett Banner

No annual fee, low interest, a 30-day grace period, a \$1,000 line of credit.

What do all of these things have in common? Students all across America are first introduced to the world of paying by plastic their freshman year. Often times, credit cards and their applications are waiting for students when they first arrive on campus.

Companies such as Citibank, Chase Manhattan and Discover all want a piece of the action.

Their prey? One of the largest, and probably the most vulnerable group of card holders — college students.

College students are considered a vulnerable credit group because they are perpetually short of money. For most students, there is never enough cash flow. Erica Jones, a Bennett sophomore, put it simply, "Why buy clothing with cash when I can pull out my Visa? I need my money for things that you can't pay for with plastic, such as food and incidentals."

According to Lisa Webster, a representative at the Greensboro Credit Bureau, using credit cards when the product or service can be purchased with cash leads to erratic and unnecessary credit card usage, not to men-

tion bills. She also noted that many people don't realize what credit is and how it affects their lives.

To begin, credit is anything a consumer does concerning his or her debts. Bankruptcy, prompt payments and slow payments are all recorded as credit information. Such data on a credit file is kept for seven years. Eventually, then, bad credit can be wiped out.

According to the office of Kenneth L. Johnson, a local law firm in Greensboro, good credit is paying what you owe when it is due; bad credit is anything less.

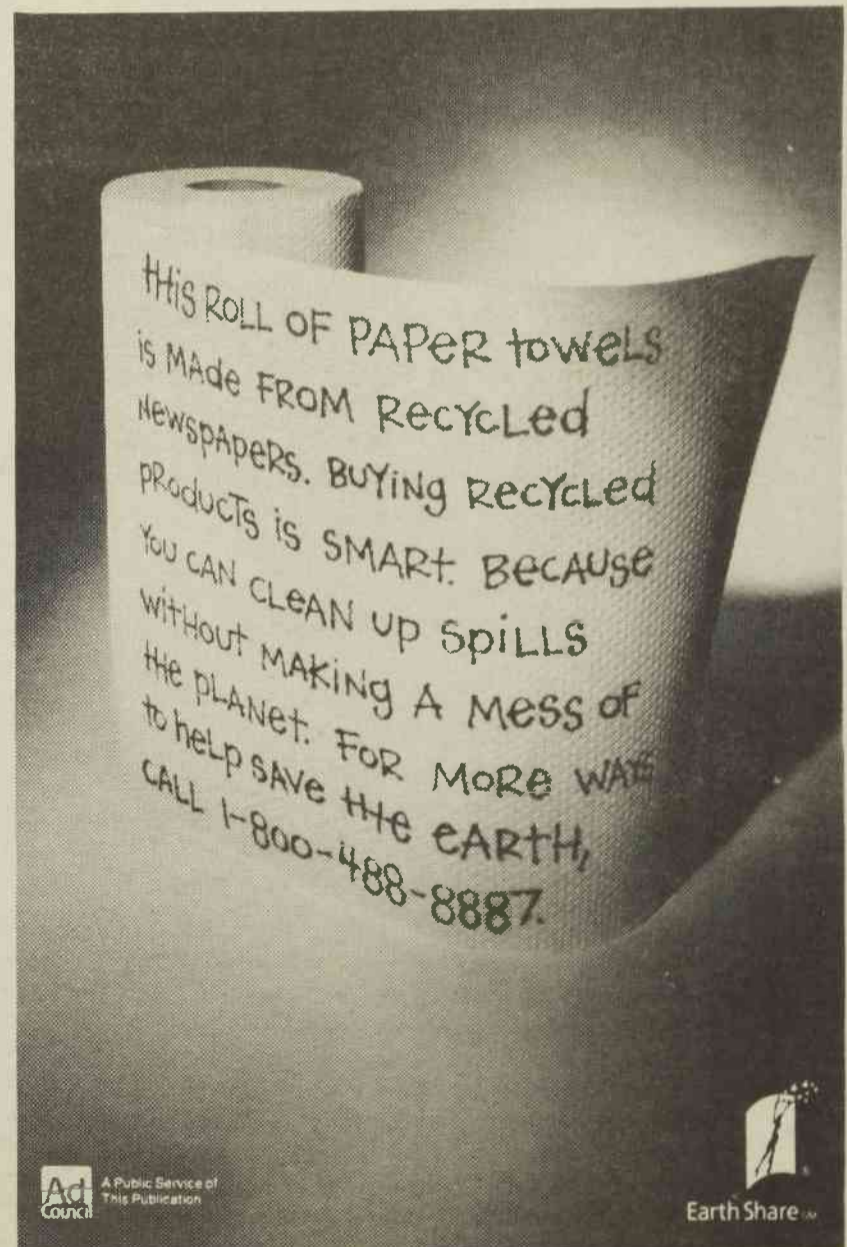
Invasion taking toll on all involved

Continued from page 1

pus. "As long as I can keep my composure, I will be able to ignore the insults."

Mike Stevens, a security officer, said that his job has been difficult because of all the rules and regulations that he has to abide by.

Steven Crater, a history instructor, takes on an entirely different view of his employment on campus. "The environment here at Bennett is no different from any other institution that has employed me. My experiences at Bennett have been rewarding and enriching."



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