

# Editorials

## Bad Checks From BC: A Growing Problem?

College students can be especially prone to writing bad checks--those which don't clear through the banking system because the written amount exceeded the account balance.

Most likely students are apt to issue bad checks because of high expenses and low income earning while attending school.

But this can become a serious problem for banks and merchants surrounding a college. Luckily, this situation of "black-listing" college-student checks hasn't arisen in Brevard yet, but recently some local banks have notified the College that they had begun receiving some bad checks issued by BC students.

A stained reputation of both BC students and the school itself will be at stake if this problem, which is only minor now, grows any larger.

Obviously, Dean Wray is in no position to monitor student-issued checks in town; that responsibility rests on the student.

Students who knowingly write bad checks are carelessly irresponsible. They're hurting merchants, bankers, their school's relationship with the town. But they're also hurting themselves--a lot--financially.

For instance, one who issues a bad \$5 check can wind up paying nearly \$90 in return for his mistake, according to Mrs. Betty Choate, Dean Scarborough's secretary. She has dealt with this problem from time to time while she has been at BC.

According to Mrs. Choate, the banks and the merchants all are expensive when it comes to processing bad checks. "I've known of a student who was called in to court over this matter," she said, "and they ended up paying court and lawyer fees in addition to the others."

It just doesn't make sense that a student could be so careless as to hurt his college, his peers, and himself by writing a single bad check.

### Manners:

## Some Need To Exercise Them

By Kathy Nunz

Manners are something we were all raised with. Yet being polite is something which a lot of college students seem to lack, however.

The question as to what happened to these manners we were supposed to be brought up with often concerns me. After all, we are reflections of our parents' upbringing.

We often take things for granted. A simple "Thank you" or "You're welcome" can really mean a lot to someone. What about when we address people older than us? How many times has your instructor called on you and your reply was "Huh" or maybe "What?"

Try a little respect next time and reply more politely. You may be surprised with their response.

Table manners are slipping also. Take a situation: Here you

are eating in the cafeteria and one crude person lets out an outrageous belch--that's it, no "Excuse me" or anything.

That's disgusting. We all take napkins while in the line, so why not use them while eating? After all, we weren't raised in barns.

Courtesy among college students is also non-existent at times. Next time you see someone, say hello; they are not going to chew your head off.

While walking around campus, why not help that person carrying an armful of books by opening doors for them? Also, how about holding that door open for the person behind you?

Some of us need to get our act together. Politeness and manners are something we all need to exercise.



### According To The Government:

## There's Still Financial Aid

Editor's note: The following article was submitted to The Clarion by Edward M. Elmendorf, Deputy Assistant Secretary for Student Financial Assistance, under the U.S. Department of Education.

Newspaper, radio, and television reports of substantial cuts in Federal financial aid to college students have triggered a barrage of phone calls to the U.S. Department of Education in Washington, D.C.

Callers, both students and parents, are often confused by misleading or incomplete information. Many have expressed fear that the government has let them down; that college is no longer affordable.

It is true that student financial assistance programs have undergone considerable change in the past two years. There have been some reductions.

Most of the changes, however, reflect an effort to return the aid programs to their original purpose, which was to help students cover the cost of a college education--not to carry the whole burden. A successful return to original intent will help ensure the survival of these aid programs for future students.

Federal financial assistance is divided into three categories. "Grants" are awards of money that do not have to be paid back. "Loans" are borrowed money which a student must repay with interest. "Work-Study" provides the chance to work and earn money to off-set college costs while attending classes.

The Pell Grant Program is one of the best known of the Federal student aid programs. This grant is often the first source of aid in a package which may be composed of other Federal and non-Federal sources. In the 1982-83 school year, 2.55 million students share \$2,279,040,000 in Pell Grants.

The U.S. Department of Education uses a standard formula to determine who qualifies for Pell Grants. Student should contact the college financial aid administrator to apply on the free "Application for Federal Student Aid." This is the form for all Federal student aid programs. The Department guarantees that each participating school will receive the money it needs to pay Pell Grants to eligible students.

The Supplemental Educational Opportunity Grant provides another mechanism for making awards to students. SEOG is different from the Pell Grant in that it is managed by the financial aid administrator of each participating college. Each school receives a set amount of money from the Department and when that money is gone, there are no more SEOG funds for the year.

In 1982-83 the Department of Education will provide 440,000 students with \$278,400,000 in SEOG's. Students will get up to \$2000 a year under this program.

Grant programs are designed to help the most needy students get a college education. The Pell Grant, in particular, is targeted to help those students whose families earn less than \$12,000 per year. Grant aid is not meant to cover all college costs but is expected to be combined with a reasonable contribution from the student's family and individual self-help, generally in the form of loans, private scholarships, and work.


The Work-Study program is designed to provide on or off-campus jobs for undergraduate and graduate students who need financial assistance. This program is usually managed by the college financial administrator. This year some 950,000 students are receiving \$528 million under this program.

A great deal of publicity has been generated lately on Federal student loans, particularly the National Direct Student Loan Program. Although all colleges don't participate in the NDSL program, over 3000 of them do.

This program makes low interest loans that students must begin repaying six months after completing school (either by graduating, leaving, or dropping below half-time status).

Up to ten years is allowed to repay the loan. Application is made to a school's financial aid administrator who manages the loan fund. About 800,000 students are receiving NDSL's this year, 10,000 more than last year.

**The Clarion**



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