

# Economics No Barrier To College

By W. C. Blackwell, Financial Aid Officer

Economics has almost been ruled out as a factor in attaining a college education.

The possibility of this realization became greater last November 8 when President Johnson signed the Higher Education Act of 1965.

Title IV of the Act provides for student assistance in three main ways: (1) educational grants, (2) guaranteed reduced interest loans, and (3) part-time jobs.

By taking advantage of one or more of these benefits, an eligible person can meet expenses at nearly any college. Their availability marks a major advance toward the American dream of equality of opportunity.

These benefits are not "hand outs." The government plays the role of the benefactor who offers help on the propositional basis: "want it—earn it."

Inquiries about student assistance should be made of the institutional financial aid officer. As the processing agent of applications for assistance, he is the pivot man for working out the required details. It is unnecessary to contact other persons or agencies concerning financial assistance.

## Grants

Educational Opportunity Grants range from \$200 to \$1000 a year. The criteria for eligibility are need and ability as judged by the institution.

First-year grants may extend from \$200 to \$800, with an equal amount provided from an institution's scholarship, loan, or work fund.

For the student who ranked in the upper half of his class during the preceding year, the maximum amount may be increased by \$200. This is specifically designed to encourage the qualified youth from a low-income family who would be unable, without the aid, to attend college and excel in his academic endeavor.

Institutions are required to seek and identify such youth by working closely with high school officials and making conditional commitments for grants to them, especially those in grade 11 or lower.

## Loans

The student loan program guarantees low-interest loans up to \$1000 a year for undergraduates and \$1500 a year for graduate students of parents whose adjusted annual income is less than \$15,000. Overall loan limits are \$5000 for the undergraduate and \$7500 for the graduate student.

The government pays all interest up to six per cent while the student is in college and three per cent interest after graduation. The student pays the other three per cent plus one-half of one per cent as an insurance premium.

Repayments are not required to begin until nine months after graduation, with an additional three years' deferment if the student is in the armed forces, the Peace Corps, or graduate school. Interest would accrue during the deferred period, however, and would have to be paid. A minimum annual repayment of \$360 is required. The total loan must be repaid within ten years of the beginning of the repayment period, exclusive of the three year moratorium. Annual interest on loans is limited to six per cent on the unpaid principal.

Students from families with adjusted incomes of more than

\$15,000 are not entitled to receive partial interests payments but may get loan insurance.

The State Education Assistance Authority has been designated as the guarantee agency in North Carolina for the low-interest insured loan program. College Foundation, Inc. of Raleigh has been specifically named as a lender. College Foundation, Inc., directed by Duffy L. Paul, administers student loans collectively for 92 North Carolina banks which have made one per cent of their capital and surplus available for loans. Funds borrowed by the foundation from the banks are then loaned to college students on the recommendation of the student financial aid officer.

## Work-Study

"Earn while you learn" jobs pay students a basic rate of \$1.25 an hour with highly specialized jobs paying \$1.50 per hour. The average yearly earning is approximately \$450.

All needy students are eligible, not just those from low-income families as was formerly the case. Students from low-income families will still be given first preference to jobs, however.

Ninety per cent of the pay to students is provided by the government, the remaining ten per cent by the employer.

Students may work up to fifteen hours per week while attending college on a full-time basis, and during the summer they may work on a 40-hour week basis. Work may be either for the college or for an approved off-campus non-profit agency. On-campus jobs may in-

clude work in libraries, laboratories, dining halls, offices, dormitories, reception areas, maintenance departments, etc. Off-campus jobs are assigned in public or non-profit organizations such as health, welfare, and recreation departments, hospitals, boards of education, etc.

Student employment is not meant to displace regularly employed workers or impair existing contracts or services.

## Loan Forgiveness

Part D of Title IV of the Higher Education Act of 1965 amends the National Defense Education Act of 1958 to provide a "forgiveness" increase to 15 per cent a year for each year in which a student borrower teaches in a "hardship" elementary or secondary school. This means that a teacher can clear his whole obligation to the NDEA loan program without repayment by having the U. S. Commissioner of Education certify that the district in which he is teaching has a high concentration of students from poverty-stricken families.

All benefits of the student assistance provision of the Higher Education Act of 1965 add up to one point, it seems: money no longer is a serious stumbling block to acquiring a college education.

## Institute Enrollee Former Coordinator Of Migrant Program

During the summers of 1964 and 1965, the only migrant education program in the United States was coordinated in southern New Jersey by Elwood W. Nichols, who is now enrolled in the NCC institute in Microbiology for College Teachers.

Nichols has lectured on this "tent program" to Kiwanis clubs, Greek-letter organizations, and summer school (enrichment) students. As part of his lecture, he uses his own set of color slides to illustrate his work.

Holder of the B.S. degree from North Carolina College, he earned the M.S. degree from City College of New York and is currently employed as an assistant professor at Glassboro State College, Glassboro, New Jersey.

His honors and achievements in academic, personal, and professional life include: all-conference honors in football at a Morganton, N. C., high school; a Marine Corps heavyweight boxing championship in the 1940s; and all-conference honors at NCC in the 1940s. He was line coach of the CIAA champions in football at Fayetteville State Teachers College in 1951, and he won Phi Delta Kappa honors at Temple University in 1965.

## Eagles Add Kentucky State To '66 Football Schedule

North Carolina College has added Kentucky State College to its 1966 football slate, according to a schedule released earlier by NCC athletic director James W. Younge.

The Kentucky Thorobreds are replacing St. Augustine's College on the Eagles' list.

The complete schedule is as follows: Sept. 24, Allen University, Durham; Oct. 1, Morgan



HOW ABOUT THIS ONE?—Miss Thelma E. Hodges of Fayetteville listens as Wade Woodall of Scott, Foresman and Co. tells how the books in his display could be used in a teaching situation. Scott, Foresman was one of a number of publishers exhibiting educational materials at North Carolina College to in-service teachers enrolled in summer school. Miss Hodges is a teacher at J. W. Seabrook Elementary School, Fayetteville.

## Three From NCC Teach At Major Universities

Three North Carolina College faculty members will teach in programs this summer at major universities in Illinois, North Dakota, and Durham.

University of Illinois, Champaign, where he will be a visiting professor in the Department of Educational Psychology. Thompson, who held a similar post at Illinois during the 1961-62 school year, will offer two graduate courses in counseling.



King

Dr. Charles E. King, sociology, is a visiting professor of sociology at North Dakota State University, Fargo, during the first 5½-week summer session. He is also the sociological consultant to the Headstart program in the university's College of Home Economics' Department of Child Development during this period.



Boulware

Dr. C. Elwood Boulware, mathematics, will teach mathematics for eight weeks beginning June 22 in a special program at Duke University. Called "A Better Chance," the program is designed to promote the instruction of disadvantaged high school students who plan to enter college.

## Shorthand Workshops Slated For Campus

Two one-day Introductory Shorthand Teacher-Education Workshops will be held at North Carolina College July 18 and 19, according to Dr. Mary F. Suggs, acting chairman of the college's Business and Economics Department.

Mrs. Irene R. Wood of Troy, N. Y., has been chosen by the Stenograph Company, sponsor of the workshops, as the teacher for the courses.

Miss Suggs reports that reservations already have been received from applicants at Hillside and Gumberry high schools, Shaw, Meredith, Gaston, St. Augustine's and Durham Business colleges, and the University of North Carolina at Greensboro.

Designed for business teachers, the workshops will provide enrollees with basic instruction in touch shorthand and its theory and will introduce fundamentals in the use of the 23-key Stenograph Shorthand Machine.

The NCC workshops, the only two scheduled in North Carolina, are among similar sessions to be held at 45 colleges and universities throughout the nation.



## NCC Professor Is NCTE Judge

Dr. William Couch Jr., professor of English at North Carolina College, has been appointed an official judge for the National Council of Teachers of English achievement awards program for 1966.

NCTE Executive Secretary James R. Squire, in making the appointment, said, "The purpose of this national competition is to grant recognition to high school seniors who exhibit excellence in English. Recognition is also given to the schools and staff members who share in the training of these outstanding students."

Regional judging committees will evaluate the writing abilities and literary awareness of all nominees during the summer months. After announcement of finalists in November, their names will be sent to all universities and colleges in the United States with a recommendation that these students be considered for scholarship assistance, Squire said.