

Editorials

Budget Cuts Place Burden On Families

The advent of the Reagan administration has brought fear into the collective hearts of financial aid officials across the country.

Generally, that fear has been brought about by President Reagan's massive budget cuts -- his effort to balance the budget. Specifically, the area of concern is the slashing of government loans to students.

Students across the country besieged financial aid offices questioning the implications of the proposed budget cuts, effective July 1.

One financial aid officer said he is telling the students to contact their congressman to express their disapproval of the proposed cuts.

Chancellor E.K. Fretwell of the University of North Carolina at Charlotte, and also chairman of the American Council on Education has labeled the cuts a "devastating" and "dire" move.

The Executive Director of the Washington office of the College Board flatly says the college-loan program could be crippled.

The government, however, responds that the loan program is excessively costly. In the 1970s, Congress set up programs that granted billions of dollars to help needy children through college and in 1978 it entitled all students to federally insured, subsidized loans, regardless of family income.

What began as a \$600 million aid program at the beginning of last decade, has burgeoned to \$4.5 billion today, and would be expected to reach even higher peaks were it not for the proposed cuts.

Slightly more than one out of every three college students receive some kind of federal aid to attend college, according to government statistics.

Terrel Bell, secretary of Education, testified last week that of all the fulltime freshmen in 1979 at two-year and four-year institutions, nearly 30 percent make no contribution at all to their educational costs.

That, says the Reagan budget cutters, is indicative of the abuse of the system. What the budget cutters are striving for is to remove the burden of educating children from the government, to the shoulders of the parents and the children themselves.

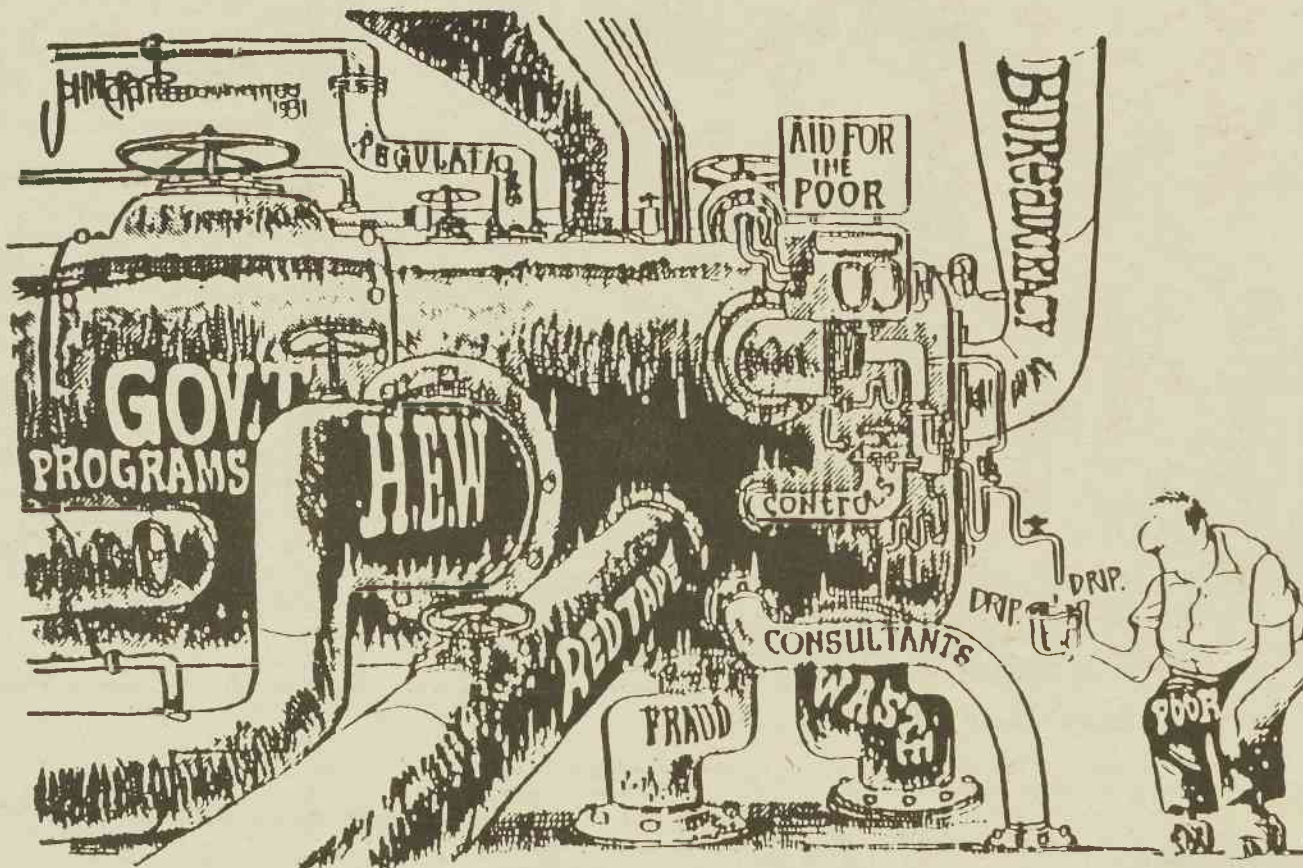
In conjunction with this, after July 1, students will be only eligible for government-guaranteed loans if they still have outstanding educational costs after their parents have contributed a specified amount under a formula that takes into account their income and assets.

College officials fear that eliminating students from using the loans to help with their parents' share of the college bill will disqualify many loan recipients or reduce the size of loans to small amounts that local banks would be willing to handle.

For the students left who are still eligible for the loans, the government has marked July 1 as the last day for paying interest charges on loans while students still are in college -- a major federal cost in the current program.

Although spokesmen for higher education realize and accept the need for controls on the student aid program, they express their doubts about the workings of Reagan's proposal.

Forcing students to pay interest on their loans while in school could add as much as \$2,700 to a four-year



education cost, a stiff increase for needy students.

For about 1,200 of the 3,000 places of higher education affected, the effects should be minimal because these are community colleges with low tuitions and a high percentage of students residing at home.

However, for the 800 small, private, liberal-arts colleges, the more stringent requirements for loans represent a serious possible blow to enrollment.

Leon Botstein, president of Bard College and Simons Rock College says: "Guaranteed student loans allow families who otherwise would send their children to a public college to say, 'I can afford a private college.' This creates healthy competition between the public and private schools -- something Reagan says he is for -- and it gets young people out of their state and mixes students from around the nation.

"They're putting the pressure on the private sector," Botstein said, "where innovation is strong and educational

entrepreneurism is strong. And it puts pressure on the East and Middle West, where the privates are concentrated. The private Baptist colleges in the South and East are loaded with all the oil money they want."

Not to limit the concern to private schools, President Harold Abel of Central Michigan University, a public state institution, says there would be "a horrendous situation in the state of Michigan" with Reagan's plan. About 10,000 of Central Michigan's 17,000 students have loans, and 14,000 get some form of aid.

As Congress gradually raised the income ceiling for guaranteed bank loans to students from \$15,000 in 1976, and then eventually abolished the limit in 1978, it became obvious that practically any middle-income family could get a \$2,500 a year loan at heavily subsidized interest rates.

Steadily rising interest rates made the loans especially attractive to families already hard-pressed to keep up with inflation and was a major

reason why the volume of the college loans handled by private banks surged from \$1.9 billion to \$4.8 billion in the last three years.

Government officials have claimed that some families who take out the loans invest the money in high-interest certificates of deposit instead of using the money to pay college bills.

This type of misuse of what the Reagan administration is trying to rid itself of.

President William Bowen of Princeton University calls the access to unsubsidized loans essential. "It is difficult for me to believe that we want to discourage this form of investment," he said, examining the numbers of students whose families "could not meet expected family contributions without access to guaranteed loans.

Bowen has called on Reagan to consider requiring only students whose family incomes are above a maximum to pay the interest on the loans, perhaps the biggest fear in the new system.

Role Reversal In Dating Habits

By WILLIE SMITH

It used to be that the arrival of a new group of freshmen women to campus each fall was a big boost to the social lives of junior and senior men. Although this may still be true, the National On-Campus Report states that according to a nationally known psychologist, the arrival of freshmen men can have the same effect on older women. It states that Dr. Joyce Brothers, in her travels across the country, has noticed a definite change in dating patterns on campuses she visited.

The fad used to be that junior and senior men on the college campus could date anyone of age that they wanted. This was allowed and little, if anything, was said about it to the contrary. However, the act of dating younger men by older women has always been looked at with discontent. Dr. Brothers says, "Now, at least on campuses where I've been, age seems to be irrelevant, women are dating the men they want." Dr. Brothers says this is particularly true on smaller campuses where most female students know most of the male students their age after a few years. It seems that once a few students have rejected the age

stereotypes, many more are willing to do so.

What is the explanation for this change in dating patterns? Dr. Brothers says, "It's a role-reversal of sorts, that's why it's fun." She also comments that, "there's a little bit of get-even feeling on the part of the women."

I personally found the article to be very interesting. It seems to indicate realization of the fact that age is only a number and that a relationship, whether long-term or short-range, should not be judged primarily on the basis of age, but on the basis of individual needs. Now don't accuse Willie of saying "rob the cradle", but between two individuals of age and maturity, years shouldn't matter as much as feelings.

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WILLIE SPEAKS

