The ins and outs of UNC dollars

UNC has other sources of income besides tuition

By JOSEPH BERRYHILL
Staff Writer

The University of North Carolina may exist to benefit students, but it doesn't depend on them financially.

Tuition and student fees accounted for only 6 percent of UNC's $365 million income in 1982-83, according to statistics from the Office of Business and Finance.

"An awful lot of people are keeping this institution going, and only a small part of that comes from tuition," said Donald Boulton, vice chancellor for student affairs.

The relatively small income that UNC gets from tuition and fees is no accident though, said Farris Womack, vice chancellor for business and finance.

"This institution has always viewed tuition as something that must be kept low," Womack said. "This University has taken great pride in assuring access on the basis of talent rather than being concerned with ability to pay."

Womack said this attitude is embodied in North Carolina's state constitution, which guarantees that the benefits of the University "as far as practicable, be extended to the people of the state free of expense."

In accordance with the constitution, the state's General Assembly annually funds almost 40 percent of UNC's income.

The state actually spends an annual average of $4,050 per student in the UNC system, said Wayne Jones, associate vice chancellor for business and finance.

"Overall, as far as this state is concerned, it has done an admirable job of supporting higher education," Jones said.

Joe Hackney, D-Orange, said the General Assembly recognizes the importance of funding higher education.

"By and large, the people in the General Assembly recognize the needs to be met and the benefits to be derived from the University," Hackney said.

"I think the University is worth every cent the state spends."

But the state is not the only important source of income for UNC.

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Government grants and contracts, which often support research at UNC, account for 18 percent of UNC's income. Sales and services of educational activities, which include activities such as the medical and dental clinics, comprise 15 percent of total income. Sales and services of auxiliary enterprises — which include University housing — and sales and services of independent operations — which include the Carolina Inn — comprise 16 percent of income.

Private gifts and endowment income account for the final 6 percent of the University's income. Included in this percentage are contributions from alumni. Carolina Annual Giving, which collects the most substantial overall alumni contribution each year, gave $2.8 million to UNC during 1982-83.

Jones said the private contributions make the difference between mediocrity and excellence for UNC.

"I think it gives us our margin of excellence, really," he said. "We need that support to maintain our stature nationally and internationally."

Womack said that the percentages which make up the University's income do not vary much annually.

"The percentages don't change very much," Womack said. "They can't. You're talking about too much money."

But administrators agreed that UNC students have an active role to play at the University, despite their relatively small financial contribution to UNC.

"The whole purpose of the University's existence is students," Womack said.

Boulton said UNC students enjoy a bigger role in administrative decisions than students at other universities.

"The student's role at this University has been a strong one since its founding," Boulton said. "The role that students play in governance at this institution is as great or greater than any institution I'm aware of."

Fred Schroeder, director of the department of student life, agreed with Boulton, saying that students at UNC have an impact on UNC and Chapel Hill.

"Students have made substantial differences in many ways in the life of the community," he said.

"UNC is unique in the direction of quantity and quality of student involvement."

UNC Financial Aid Office has alternatives

By LIZ LUCAS
Staff Writer

Nearly half of the students at UNC receive some form of financial aid. But financial aid is not always easy to get and students usually must supplement it with their own money.

Financial aid awarded through the UNC Student Aid Office is based on a formula comparing the cost of an education at UNC — about $4,000 a year for in-state students — to what the student's family can contribute.

The student and family's perception of their need for financial assistance compared to what the formula determines is the need do not always coincide, said Eleanor Morris, director of the UNC Student Aid Office.

"Aid has been so easily available until the past few years that families haven't made plans for financing an education," she said.

For families who are not so well-prepared for facing the rising costs of higher education, the UNC Student Aid Office matches student need with available University and federal funds, including scholarships, grants, loans and work study jobs, Morris said. During the 1982-83 school year, the office distributed about $22 million to 9,000 to 10,000 students on the Chapel Hill campus.

The Guaranteed Student Loan Program and Pell Grants are applied for separately from University financial aid.

Financial aid forms, generally filed as soon after Jan. 1 as possible, determine a student's financial need by a complicated process of formulas and are based on the family's current income-tax form.

Once financial need is ascertained through filing a form, it is the job of the Student Aid Office to compile aid packages for eligible students.

Scholarships and grants

According to the Student Aid Office's "packaging policy," each eligible student will get some aid in the form of "gift money," such as grants or scholarships which do not have to be paid back, Morris said. If the student can be matched with a scholarship fund, the office will award a scholarship. If the student cannot be matched with an existing scholarship, the aid will be awarded as a grant, she said.

"People still hold the idea that scholarships are awarded on merit only," Morris said. "That's not always true. It's a question of matching up students with suitable funds."

Loans

Students not eligible for scholarships or grants can borrow money in the form of loans directly from the University or through outside lending organizations in the form of Guaranteed Student Loans.

The Student Aid Office distributes $3 million in loans each year. About $1 million comes from federally funded National Direct Student Loans. The other $2 million in loans come from money the UNC Financial Aid Office annually collects on outstanding loans.

University-distributed loans usually carry a 5 percent interest rate.

Morris said that contrary to popular belief, most National Direct Student Loans and University loans at UNC are paid back on time. Loan payment begins after graduation with a maximum payment period of 10 years and the typical monthly payment is about $30.

"We work with borrowers in hardship cases if we are notified, but we get tough if we're not notified of difficulty in fulfilling payments," Morris said. Delinquent cases are reported to the N.C. attorney general's office and students may be taken to court, she said.

Guaranteed Student Loans are usually available to any student whose parents earn $30,000 or less annually, Morris said. These loans carry a 7 percent to 9 percent interest rate which is paid by the government until the student graduates.

The GSL — with about 4,500 recipients at UNC — is the most common form of financial aid disbursed on the UNC campus because students do not have to show documented need for the program, Morris said. Potential recipients must only show that their parents make less than $30,000 a year.

Similar to GSLs are PLUS loans, which are available to families who make more than $30,000 annually. These loans are available to parents of students and to independent undergraduates with a 12 percent interest rate. Financial need is not considered when applying for a PLUS loan and the parents of a dependent undergraduate may borrow up to $3,000 a year through the program.

Unlike other loans, interest payments on PLUS loans usually begin within 60 days after they are received and the payments on the principal must begin six months after the time enrollment ends.

Work-Study

Work-study programs offer still another means of providing financial aid to students without loan payments to worry about after graduation.

Students in the work-study program earn $3.50 an hour working in a University job often related to their career choice.

Already this fall, the Student Aid Office has made more awards than at this time last year, Morris said. "Money is still available for students but they have to apply to find out if they can qualify."

bargain

From page 1

University officials may be worried about attracting and retaining the highest quality faculty, but they are pleased with the quality and diversity of the students who choose to attend UNC.

Jones said the state's commitment to make higher education available to all citizens is the main reason a diversified student body is attracted to UNC. He also cited the abundance of financial aid available at UNC as a reason for student body diversity.

"When you have a large percentage of students receiving some form of aid, I think that indicates that you have a diversified student body from an economic standpoint," Jones said.

Schroeder agreed that low tuition combined with student aid makes UNC accessible to students of all economic backgrounds.

"My sense of our student body is that it is more cross-sectional of the entire socio-economic spectrum than many other universities," he said.

Undergraduate Tuition and Fees at Selected Public Institutions, 1983-84

Institution	Yearly Resident Tuition and Fees	Yearly Non-resident Tuition and Fees
University of Texas	$ 462	$1,542
University of North Carolina	**$ 766**	**$3,128**
University of Kansas	$1,068	$2,648
University of Maryland	$1,332	$3,725
University of California at Los Angeles	$1,368	$4,728
University of Virginia	$1,586	$3,766
University of Michigan	$2,168	$6,296
Pennsylvania State	$2,312	$4,644

plane

From page 1

He said no one has the right "without punishment" to violate the sovereignty of a foreign state, adding that Soviet frontiers are "sacred."

Gromyko said the plane did not respond to directions to land and "tried to escape" with the result that a Soviet interceptor aircraft "fulfilled the order of its base to cut short the flight."

Shultz said he was "disappointed" at what he called the "continued falsehood" contained in Gromyko's speech.

In Washington, White House spokesman Larry Speakes said the Reagan administration had "practically irrefutable" evidence that the Soviet Union should have known the airliner was a civilian plane. He would not describe the evidence.

Flying into Madrid early Friday, Shultz said that he still planned to meet with Gromyko today but that he intended to limit his discussion to the jumbo jet disaster and U.S. demands for an apology, compensation and a promise such an incident won't happen again.

The Soviet press on Wednesday unleashed a savage attack on the United States and said Washington had staged an international furor over the incident.

A cartoon in the Communist Party newspaper *Pravda* showed President Reagan waving a banner displaying a Nazi swastika, and a weekly paper accused U.S. officials of using the "recipe" of Nazi propaganda chief Josef Goebbels; "Tell lies, tell lies — something will stick."

Korean Air Lines Flight 007 was downed over the Sea of Japan after crossing Soviet territory on a flight from New York to the South Korean capital.

A Japanese Maritime Agency official, Hiroshi Kishima, said the number of Soviet vessels operating in the waters near where the airliner went down nearly doubled Wednesday, fueling speculation that the Soviets may have found something in the area.

The Kremlin first acknowledged Tuesday night that a Soviet jet had "stopped" Korean Air Lines Flight 007, but an official statement said the fighter pilot could not have known the plane was a civilian airliner and insisted the act was justified because the jetliner was on a spy mission over Soviet territory. South Korea and the United States denied the accusation.

The Soviet arguments failed to appease the world's airline pilots. Their trade organization, the 57,000-member International Federation of Airline Pilots Associations, Tuesday called on pilots' groups in its 67 member nations to refuse to fly to Moscow for a period of 60 days.

After the pilots from the four nations agreed to boycott Soviet-bound flights, the British pilots association's leaders conferred with British Airways in hopes of obtaining the airline's cooperation. A spokesman for British Airways, which runs four flights to Moscow a week and one to Tokyo that stops in Moscow, said the airline had not decided whether to cancel flights but said passengers should expect disruptions.

Pilots in West Germany, the Netherlands, Norway, Sweden and Italy were meeting to consider a boycott, and there was little doubt they would join.

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