

Freshmen, Fees, And Financial Aid

(EDITOR'S NOTE: The following is the third article in an eight-part series on "Why go to college." It is submitted by Catawba College.)

Freshmen, fees, and financial aid. Three subjects, all beginning with "F" and that can mean "frustration" for the new student in college, or for the student who is in the thinking stages about college. He runs into these three "F's" and immediately some questions come to mind and with the questions, there are usually some situations which, on the surface, defy solution. But there are answers.

FRESHMEN—One of the most maligned of humankind, first-year or first-term people have been tagged with all sorts of names through the years. In the Navy, they're called "plebes," in the Boy Scouts, they're "Tenderfeet," in fraternities, they're known as "pledges." But no organization or business, or college, could exist without them, because they are the new blood, the new resource, the next generation, and they are vital. But being uninitiated to the ways of the organization, or the campus, the plebe or freshman must go through certain rituals and programs designated to acquaint him or her with the ins and outs of the new lifestyle which awaits.

The freshman introduction to college life is usually tagged "orientation" on most college campuses. This term is as good as any since it is quite accurate as to just what happens. You will be "oriented" to the campus, its physical layout, organizational structure, the people you should know for various needs, and to college life in general. The process is essential and it varies greatly from college to college.

As you investigate the various colleges on your choice list, ask about the orientation program and just what it entails. A good program should last a couple of days or more and these should be scheduled prior to upperclassmen arriving on campus. These days are for the frosh (there's another term for you), and the diversions of

upperclassmen and women should not be present.

During orientation, you should be given a brief, but succinct, look at the college, its people, and program. The various rules and regulations—social and academic—should be spelled out and explained. Of special importance are the procedures and meanings of various registration requirements. This is necessary so that you may sign up for your first courses through your advisor with a minimum of confusion and difficulty. Some colleges permit freshmen to register first so that those initial weeks of class can be planned with care and thought. It gets you off to a good start, and that's very important. Orientation is more than finding out where the girls live and when the first big rock concert and dance are scheduled. Pay attention—you'll be glad you did!

FEES—sm1006p09s11100 Sooner or later, most parents think it is sooner, the subject of fees comes up and here again, pay attention, read the "fine" print and do your own arithmetic. Colleges publish their tuition and fee schedules in several different ways. Some people regard "tuition" as the total amount of money it costs to attend; with others "tuition" is just what it says, a tuition fee, which is a part of the total cost of attending.

Make sure you read the catalogue carefully and understand all of the fees you will be required to pay. As a general rule, there is tuition, general fees (to cover athletic tickets, medical services, school newspaper and yearbook, cultural programs, etc.), dormitory room fee (your room rent), board (your food costs for eating in the dining hall), lab fees (for those taking science courses), music instruction fees (to pay the instructor if you take music via private lesson), overload fees (if you decide and are qualified to take a heavier list of academic courses than normal, there is an extra fee), and so on. These are all listed, or should be, in the catalogue. Read the financial cost section carefully,

and add the fees up, being careful to not if they are listed for one quarter, one semester, or for the whole academic year (nine months).

FINANCIAL AID—This is the subject that probably causes more concern and confusion than anything else. It is, in fact, a confusing subject even to the people on the college campuses who are charged with administering it, let alone how it looks to the folks it benefits—you and your parents. But somehow, most everyone gets the picture, and the financial aid they need.

Few colleges have all of the financial resources they can use in the areas of scholarships, grants, loan funds, and so on. Most schools are scrambling constantly for additional funds to aid students in combating the rising costs of attending college—private or public.

Most colleges have a few large scholarships given to top-ranking academic students. Sometimes these are well-financed and take care of most college expenses. More often than not, these scholarships pay only a part of the bill, and additional funds must be secured to meet the total costs of attending the college.

A large number of students in college with financial aid are receiving help from several different sources. They get what can be called a "package" of financial aid. It will include a small scholarship, possibly a federal or state grant, maybe a loan, and quite possibly, the student will also have a job on campus in the dining hall, library, laboratories, with the building and grounds department, as a secretary, and so on. The result is financial aid from a combination of sources. Totaled together the package provides a significant sum to aid in reducing the amount of money to be paid "out of pocket."

Usually, a college cannot give you a specific amount of financial aid without your having applied, been accepted, and having completed some paper work which gives college officials a clear idea of you and your family's financial status and the exact nature of your "financial need" in order to attend college. Financial aid funds are scarce and it is only natural that they should want assurance of your attending the college and the nature of your need before investigating aid possibilities and then committing a sum of money to your account. It is a fair and business-like way to handle the whole matter.

In addition to the aid mentioned above, there are also athletic grants—in some cases, given without the consideration of need. In others, with need as well as talent and ability as factors, varying amounts are awarded. There are also grants made in various fields of the fine arts—music, art, drama, and in some of the sciences. These all vary by college and close inquiry should be made to see if you qualify for any of these special awards.

Don't expect a college to promise you a certain sum of money in financial aid simply as the result of a conversation with an admissions counselor. Most likely, he does not administer the financial program at his campus, and in most cases, there are many factors to be considered before aid is given. Be patient, work with the "system," and the "system" will work with you. Good luck!



FFS SPEAKER—William M. Magruder who joined Piedmont Aviation, Inc. as Executive Vice President in the spring of 1973 delivered the main address at the First Flight Banquet held on December 17th at Ramada Inn. Prior to accepting the position with the North Carolina based airlines, he was a special consultant in technological areas to President Richard M. Nixon. He also served as Director of the SST development of the Department of Transportation from 1970 to 1971. He is a Fellow in the Society of Experimental Tests Pilots and an associate Fellow of the American Institute of Aeronautics and Astronautics. He has received numerous Aviation Awards. His most recent being the James Doolittle Management Award and the Octave Chanute Award for his contributions to aerospace. He was also awarded the Air Force Legion of Merit for his work in the B-52 Flight Test program.

etc. . . .

To all the P.C.H.S. fans who are anxiously awaiting to hear the latest news; here goes:

The school is buzzing with pre-Christmas activities. A Christmas concert by the Glee Club was given Sunday; seniors have put up and dressed the school's Christmas tree, and the teachers all await to hear from Secret Santa. The cafeteria has been decorated by the Art II class with reindeer, pine, chains, and Santa and his sleigh by the Art Two class at PCHS. Friday there will be a Christmas Program given by the senior class. Some of the highlights of the program are: a wishing well, Mr. & Mrs. Santa, gift giving, reindeer, and elves.

The Student Council has entered a charity drive for the needy with the Salvation Army. Boxes have been set up in the school for the purpose of students or faculty to insert useful items which may help to make someone's Christmas a little better and brighter.

Seniors who had not received their natural portraits have now received them and are in the process of showing and distributing them.

The Propinquity Staff wishes everyone a very Merry Christmas and a safe Happy New Year.

Reminder From V.A. Office

The Perquimans County Veterans Affairs Officers reminds all veterans, widows, and parents who received a questionnaire card with their November V.A. check that these cards should be filled out and returned no later than Dec. 31, 1975. Failure to do so will delay V.A. checks. For assistance in completing these cards, contact John Beers, Perquimans County Veterans Affairs Officer at 426-5536 or 426-7492.

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City Directory Census

Work has begun on the 1975 City Directory Census by Mullin-Kille of the Carolina's Inc., of Columbia, S.C.

Included in the survey are Hertford, Elizabeth City and Camden. There is no charge for this listing.

The directory will contain four categories which include: an alphabetical listing of all residents and

business establishments; a numerical telephone section; a street directory; and a classified business directory.

Local citizens are being hired to assist with the survey. William Stamey will be in charge of the survey with offices at 810 Ehringhaus St., Room 2-E, Elizabeth City, Phone 338-3707.

The directory has been

authorized by the local chamber of commerce, city officials and business firms.

Questions asked when the canvassers call by phone or in person are: name of head of household and spouse, occupation and where employed, marital status, address, home ownership, number of children under 18, and phone number.

A new directory is made every two years.



DISCUSS READING—Mrs. R.S. Monds, chairman of the Citizens United for the Improvement of Reading talks with committee member Fred T. Riddick about some of the plans discussed by the group at a meeting last Wednesday. The group plans to start a regular column in The Perquimans Weekly beginning in January to inform the public of some of the reading programs and projects in the county. (Newbern photo)

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Farm Records Are The Key

Business records should provide information for good business management on a monthly and a year-to-date basis.

In order to do this, records need to show an inventory of assets by enterprises, monthly transactions of income and expense by enterprise, Accounts Receivable and Accounts Payable which effect cash flow for the business and also Net Worth. Nonfarm transactions, both income from other businesses and outgoing for living expenses should be identifiable.

Records can be used to make sound business decisions, determine profits and cost per unit of production for various enterprises as a basis for planning. They also lead to maximum social security coverage and income tax savings.

DOES YOUR FARM BUSINESS RECORD DO THIS . . . As a continuing educational effort of the Coastal Plains Economics Program, Clyde Weathers, Farm Management Specialist, N.C. Agricultural Extension Service will lead

a discussion at 7:30 p.m., December 18th, aimed at helping farmers develop such a record system for their farm.

The meeting will be held at the Perquimans County Office Building on the Hertford-Edenton Highway (Bus. 17), Hertford. All Farmers and Agribusinessmen in Chowan, Perquimans and Pasquotank Counties are invited to attend.

Mr. and Mrs. Z.A. Yagel and family of Chapel Hill were weekend guests of Mrs. Eugene Boyce.

Mr. George (Pop), Anderson celebrated his 96th birthday at the Hertford Cafe recently complete with a beautiful cake and numerous gifts. Those attending were Mr. and Mrs. John Beers, Mr. and Mrs. Talmadge Rose, Mr. and Mrs. Bill Cox, J.W. Dillon, W.F. Ainsley, Charles Johnson, Sheriff Julian Broughton, Mrs. Margaret Cash and her family.

Medicare Pays \$5 Million A Week for Kidney Care

Medicare is now paying \$5 million a week for health care expenses of about 23,000 people who have kidney disease, according to social security officials here.

Medicare health insurance is available to workers insured under social security, or their dependents, who have permanent kidney failure.

Medicare coverage begins the 4th month after renal dialysis (artificial kidney treatment) starts. The coverage lasts for 12 months after dialysis ends or the patient has a successful

kidney transplant," a spokesman said.

Medicare also helps pay for a wide variety of the health care expenses of people 65 and over and disabled people of any age who have been entitled to social security disability payments for 24 consecutive months or more.

The program is administered by the Social Security Administration, an agency of the U.S. Department of Health, Education, and Welfare.