

THE BLUE BANNER

Alternatives to Student Loans

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Many UNC Asheville students work to pay their own way through school as tuition rates and loan debt continue to increase, according to university officials.

"I basically paid as I went. I mean, I didn't get any loans and after financial aid ran out I was just paying myself," said **Sasha Thomas Hussey, UNCA alumnus and manager of the campus' media design lab.**

In 2007, 45 percent of traditional undergraduates — students between the ages of 16 and 24 — worked while enrolled full-time, while 80 percent worked while enrolled part-time, according to the National Center for Education Statistics.

"I usually worked at least two jobs at a time and sometimes three," Hussey said. "First I worked in the recycling center on campus, and then I worked at Beaucatcher Cinemas on Tunnel Road. So, I was kind of combining different jobs. I think I was a tutor at some point and I worked with my dad, although I wasn't getting paid for that."

Hussey said in 2002, when he began college fresh out of high school, the yearly cost of full-time tuition and fees at UNCA was \$2,954.

According to the cashier's office, the cost of full-time tuition and fees for the 2014-15 academic year is \$3,196.

Hussey said working multiple jobs to pay his tuition kept him a part-time student his entire undergraduate career.

"It took me seven years to graduate," Hussey said. "There's no hurry, you know."

Hussey, 30, lives in Weaverville, and said he lived with his family in order to get by while paying his way through college.

"I wasn't paying a full amount for rent and food. I think because I was working for my dad at the time, I was given a break on those living expenses," Hussey said. "So it was kind of a unique situation."

He said after graduating in 2009, living on his own proved to be a challenge, even though he did not have to contend with student loan payments.

"Making enough money at Papa John's, that wasn't

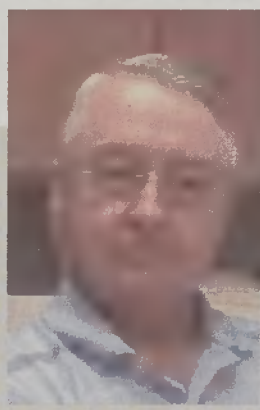


Photo by Emily Ostertag
Phillip Turbyfill, former university bursar, managed UNCA Asheville's financial affairs

easy," Hussey said. "Minimum wage is not easy to live on at all."

According to National Center for Education statistics, in 2011 the College Board estimated student loan volume increased from \$23 billion during the academic year of 1992-93 to \$100 billion during the academic year of 2007-08, with about \$25 billion from private loan sources.

Mathilda Monroe, a 30-year-old environmental science student, said she works 20-23 hours a week in order to pay her tuition out of pocket.

"Never have I, where I'm paying for my own college, ever gotten any kind of a loans or financial aid," Monroe said.

As a waitress and hostess at a downtown restaurant, Monroe said she makes almost as much during the summer as her husband, Nate, does building houses, but during the off-season her income suffers.

"In the summer, I did work full-time, but once school started I now work Friday, Saturday, Sunday and sometimes Wednesday," Monroe said. "Although, now that this semester is kicking into high-gear, I don't want to do that anymore."

Monroe said the payment plan UNCA offers allows her to divide her tuition into more manageable amounts.

Phillip Turbyfill, UNCA's former bursar, said Tuition Management Systems provides services the university cannot offer in-house.

"While a payment plan typically is not considered a loan, the federal government views a payment plan that is for more than three payments a loan. In being considered a loan, you have to provide the student with the same type of paperwork — truth and

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New Leadership from the North

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Photo by Amanda Cline - Photo Editor
UNCA students and staff welcome Chancellor Grant on Jan. 12.

After being appointed last August, **Chancellor Mary Grant** began her leadership at the start of 2015 by personally connecting and speaking with students.

"The greatest benefit is getting to know the people that are part of your community," Grant said. "Really learning what's on people's minds so that people come up and talk to you. That's a really important part of the way we work, the way we get to know each other, and build on this institution."

Grant was president of the Massachusetts College of Liberal Arts since 2002. She said she was also given the opportunity to serve as chancellor for the University of Massachusetts Dartmouth in 2012, but turned down the offer.

"It has to be the right fit," Grant said. "These are complicated times and these can be crazy jobs. It really isn't just a job. It's a life you've chosen. That is a great school, but it just felt like it wasn't at the right time."

Grant said she had been working on a couple of projects at MCLA.

"The project was so close. I worried that if I took my eye off that ball something might happen to that as well. So a number of things made me step back and

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Tuition Rates Are on the Rise

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UNC Asheville reported a 54 percent increase in tuition over the past five years.

"It's already expensive. I feel like we already pay too much," said **Whitney Rooks, sophomore.**

According to the university fact book, tuition rose by \$1,277 since 2010. Meal plans rose to \$3,334, an increase of 11 percent over five years.

"Increased tuition affects the ability of students to get an education, plus increases the debt load for students once they graduate," said **Rudy Beharrysingh, mathematics lecturer.**

Rooks, a transfer student from Cape Fear Community College in Wilmington, said she began her second semester last week.

"I'm used to going to school where Pell Grants cover everything, with some left over," she said.

"Instead of having money left over, I have to pay it back now."

With at least four semesters to go before graduating with an atmospheric science degree, Rooks said she worries about finding a job after college so she can pay back her loans.

"It could actually skew students' decisions in the near future," said **Shawn Smathers, 35, UNCA**

alumnus. "They are faced with a tough decision because economically, it may be better to not go as far or educate themselves as extensively.

In some fields this affects what major they might go into."

According to the UNCA Fact Book, fees increased by 5.5 percent between the 2012-13 and 2013-14 school years.

Total fees have increased 31 percent in the past five years.

"The main justification for fee increases is to partially offset the draconian budgetary constraints imposed on the university system by the state," Beharrysingh said. "This is partially due to the constraints from the federal government. And, of course it is all related to the near-depression state of the country around the 2007-09 time."

The consumer price index rose by 1.6 percent in 2014, according to the Bureau of Labor Statistics website.

The index measures consumer inflation by the change in consumer prices for a representative group of products and services.

It determines annual living cost adjustments to Social Security and employee paychecks.

As a college student, Rooks said she struggles

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E-mail Scam Prompts FBI PSA to Students

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On Jan. 14, UNC Asheville students received a PSA circulated by the FBI's Internet Crimes Complaint Center, regarding a scam targeting university students.

Eric Boyce, assistant vice chancellor of public safety, said no UNCA students reported falling victim to the scam, but he felt the information was important enough to pass along.

It is called the "Work-at-Home" scam. First, the student is contacted with a job offer via email. The job requires the student to receive funds, then transfer a portion of those funds to a designated bank account, keeping the remainder as payment for service.

According to the announcement, students who become involved in the scam can face serious consequences. The bank may close the student's account due to fraudulent activity, and there is the possibility of federal prosecution.

What the student might not realize is that the money they received and transferred was obtained illegally — a crime in which they are now complicit.

"Effectively they be-

come the mule, if you will, for a money-laundering scheme," said **Jeff Brown, chief information officer.**

Brown said the system used for student and faculty email, Google Apps for Education, has a robust filter that catches most phishing and spam emails before students see them.

However, the system is not impenetrable. Brown said that when a new scam surfaces, or if old ones find a new vector of attack, they can make it through the filters. He said Information Technology Services will generally send out an email notifying students of the threat.

Adam Bull, a civil and criminal defense attorney in Asheville, said the student's role in the scheme is to stall investigative efforts, giving the real perpetrators the opportunity to evade detection and capture.

"It throws off the investigation. And then they have to go through this thing where, is the student actually involved? Knowingly involved? Unknowingly involved?" Bull said.

Bull said the perpetrators play a shell game with the stolen money, moving it between accounts while investigators try to track

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