"We are developing a comprehensive

marketing plan for the University."

New Marketing Plan Underway

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A comprehensive marketing plan is underway by the office of Public Relations to better market Elizabeth City State University and recruit prospective students.

Director of University Relations, Ms. Marsha McLean, Vice Chancellor for Student Af-

fairs, Dr. Deborah Fontaine, student representatives and alumni make up the committee that will decide how the University should be marketed.

During the first meeting, which was held Thursday, Feb. 15, the committee discussed new logos, tag lines and marketing messages. The committee was presented with 14 logo designs created by artists solicited by the University. The committee was also presented with thirty and sixty-second marketing messages, which they were asked to review and modify. The messages will be used in print, advertisements, University publications and on the University's radio and television. stations. Both messages explained the University's academic and social ben-

efits and the University community.

The University's enrollment has slightly increased, but in an effort to maintain its enrollment requirements, McLean said the University is implementing a more strategic marketing plan. "We are developing a compre-

marketing plan for the University and includ-

-Ms. Marsha McLean

ing students is an important step for how to know how to communicate with future students that will attend ECSU," said McLean.

ECSU junior, Bernard Bailey, attended the meeting. Bailey said that he feels that the marketing plan will be effective. "I believe the comments discussed here will enable the University to recruit future students. I've talked with students at home and have sparked their interest by discussing some of the benefits we've discussed here," said Bailey.

The committee will resume late March or early April to finalize the University's logo, tag line and marketing message.

The Secret Behind Student Loans

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There are four basic types of student aid for students who qualify for United States Department of Education federal student aid programs. Grants and scholarships are funds that do not have to be repaid, work-study is money that is earned by the student. And loans are funds that are borrowed by the student that must be repaid.

Many students accept and pay for their education with loans. However, though student loans help students to meet their financial obligations to the University, student loans can become a financial burden because as with all loans, student loans must be repaid with interest in a specified amount of time.

At Elizabeth City State University, dependent students can borrow up to \$5,500 a year and independent students can borrow up to \$10,500 depending on their grade point average and classification. Students who are enrolled at least half time status are not required to begin repaying a loan until nine months after they graduate. However, though a rest period is provided, interest is applied to the students account, which means that a student who borrows up to \$5,000 a year for the four years they are enrolled will owe about \$22,000 by the time they begin repaying their loan.

Students who find that they are un-

able to repay a loan within the amount of time can request a deferment or forbearance on the loan, which means that the loan will not have to be repaid during a specified amount of time. But students who fail to make any payment on a loan jeopardize their financial future. Failure to repay student loans may result in collection costs, including but not limited to attorney's fees, court costs and other fees, a bad credit record and the inability to obtain employment because the Department of Education sends school data to the Federal Government.

Loans are financially helpful but can become financially burdensome. Ms. Brumsey, a financial advisor in the Financial Aid office, advises students who really need loans to keep track of how much they borrow from the government for school. "Keep good records and keep up with payments and work with the federal government to pay of loans." Brumsey also advises students not to take out loans unless they absolutely need them. "When you sign a promissory note to repay a loan, you become the guarantor of the loan; therefore you are responsible for paying back any money you borrow. If you don't need a loan, don't sign for a loan," said Brumsey.

Brumsey concluded that students who wish to decline a loan or request a lower amount should contact the Business and Financial Aid offices.



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