

Student Loans

RALEIGH. Parents of junior and senior high school students currently may be facing a greater financial dilemma than how to pay off holiday bill. They are starting straight ahead at ever-mounting costs of financing their children's college educa-

tions. Along with the how-to-pay dilemma, they often face questions on where to turn for information on available funds for higher education. In North Carolina, that place is College Foundation Inc. (CFI), a private nonprofit corporation which serves as the central lender in the state for educational loans. North Carolina banks and special investors provide the funds for these loans.

CFI advises parents and students to explore with the college they are considering all aspects of financial assistance from grants to work programs to loan funds.

Probably the least well known of such loans, according to communications coordinator, Mary

Bland Josey, is the N.C. PLUS Loan Program which is open to parents of dependent undergraduates as well as to independent undergraduates and graduate students. This program is not tied in any way to a family's demonstrating financial need. Unlike the North Carolina Insured Student Loans, for which a student must show financial need, N.C. PLUS is available regardless of income level, as long as the borrower can demonstrate the ability to make the required monthly payments on the PLUS Loans.

Under this program, loans may total up to \$3,000 per academic year for each qualifying student, for a total of \$15,000 per student.

Josey points out that the advantages of the N.C. PLUS Loan are low monthly payments over a long repayment period, a more even "cash flow" while the student is enrolled in college, and the opportunity to accelerate payments at any time without penalty.

The interest rate is 12%, based on daily unpaid balance, with an

insurance fee of 1% deducted from the loan proceeds. Unlike the Insured Student Loan for which repayment is delayed until after the education is complete, repayment on a PLUS Loan begins within 40 days of the date the loan is issued; but the monthly payment may be as low as \$50 per month, depending on the amount and number of loans. The maximum repayment period for each loan is 10 years. For example, a \$6,000 loan being repaid over 10 years will require a monthly payment of \$187.

Applications for the PLUS Loan may be obtained from college financial aid officers or directly from College Foundation Inc., 1307 Glenwood Ave., Raleigh N.C. 27605.

CFI also administers the North Carolina Student Incentive Grant Program, as well as student financial assistance programs for the James E. and Mary Z. Bryan Foundation, the Smith Richardson Foundation, the Broyhill Foundation and the Byrum-Mansfield Memorial Student Loan Fund.

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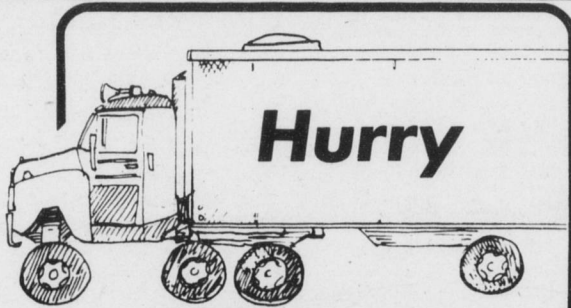
Campus Paperback Bestsellers

1. *The Color Purple*, by Alice Walker. (Washington Square Press, \$5.95.) Winner of the 1983 American Book Award.
2. *Valley of the Far Side*, by Gary Larson. (Andrews, McMeel & Parker, \$5.95.) And still more cartoons from the Far Side.
3. *Love and War*, by John Jakes. (Dell, \$5.95.) The sequel to "North and South".
4. *Out of Africa and Shadows on the Grass*, by Isak Dinesen. (Vintage, \$4.95.) Remembrances of life in Kenya.
5. *So Long, and Thanks for All the Fish*, by Douglas Adams. (Pocket, \$3.95.) Fourth volume of the "Hitchhiker's Trilogy".
6. *Garfield Rolls On*, by Jim Davis. (Ballantine, \$5.95.) Garfield's newest adventures.
7. *The Road Less Traveled*, by M. Scott Peck. (Touchstone, \$8.95.) Psychological and spiritual inspiration by a psychiatrist.
8. *The Hunt for Red October*, by Tom Clancy. (Bantam, \$4.50.) The incredibly chase of a nuclear submarine.
9. *Out on a Limb*, by Shirley MacLaine. (Bantam, \$4.50.) Her experiences with reincarnation.
10. *The Tallman*, by Stephen King and Peter Straub. (Bantam, \$4.95.) Spine-tingling terror by the two masters of mystery.

New & Recommended

- Surely You're Joking, Mr. Feynman!*, by Richard P. Feynman. (Bantam, \$4.50.) Outrageous exploits of the world's most outspoken Nobel prize-winning scientist.
- Outrageous Acts and Everyday Rebellions*, by Gloria Steinem. (NAL/Signet, \$4.50.) A powerful voice to the experiences of all women.
- Nutsacker*, by Shana Alexander. (Dell, \$3.95.) Money, Madness, Murder: A Family Album.

ASSOCIATION OF AMERICAN PUBLISHERS/NATIONAL ASSOCIATION OF COLLEGE STORES



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Front and Running Music

By Tim Savage
Music Director

Top 10

Artist	Record	Label
1. Plan 9	Keep Your Cool and Read the Rules	Pink Dust
2. Minutemen	3-Way tie (For Last)	SST
3. The Other Mothers	No Place Like Home	Making Waves
4. Jesus and Mary Chain	Psycho Candy	Reprise
5. Plasticland	Wonderland	Pink Dust
6. The Go-Betweens	Metal and Shells	PRC
7. Toxic Reasons	Within These Walls	Treasure
8. Golden Palominos	Visions of Excess	Celluloid
9. Violent Femmes	The Blind Leading the Naked	Slash
10. Tex and the Horsheads	Lifes So Cool	Enigma

Review of the Top 3

Plan 9: "Keep Your Cool and Read the Rules"

There are nine members (ala Plan 9) to this bizarre band from Rhode Island, and its never quite sure as to who is the band and who isn't. One thing is for sure, and that it is a refreshing kick in the pants to the music industry. Their music is impossible to label, garage-psychedelic may come to mind. Yet, at times, they're funky, others jazzy but always innovative. The record's most impressive track, "Keep your Cool" gives new meaning to the word cool by mixing bluest saxophone with psychedelic guitar-ver hot indeed. If you are still not convinced, maybe you should show up at Scandal's March 14, I won't miss it and neither should you.

Minutemen: "3-Way tie (For Last)"

The Minutemen represent a new breed of American song writers, combining all the romanticism of a Woody Guthrie with all the political fervor of the sixties. Songs like "The Big Stick," showcases their political satire... "Now over there in Mannagua Square, American-made bombs are falling everywhere/ They kill women, children, and animals too. These bombs are made by both me and you..." Song like "Hitting the Bong" help to lighten up the political overtones.

This is easily the best independent record since Husker Du's "Zen Arcade." What about the music itself? Hard to describe, but here goes - Jazz pop, funky rock and roll. Creedence Clearwater Revival fans would be pleased at their version of "Have you ever Seen the Rain?" Unfortunately, the future of this band was ended on December 23, 1985, when the chief songwriter, D.

Boone was killed in an automobile accident which was not his fault.

The Other Mothers: "No Place Like Home"

This five member band is from right there in Greensboro, and they really rock. They are a young band and their immaturity shows, but their fast placed guitar pop, more than makes up this. The best track "Rodeo ... 88 Seconds" is about the Klan-Nazi shootout in Greensboro, proves that they aren't just mindless rockers as some claim. This record appears to have launched these local natives onto the music scene.

Note: You can't go wrong with any of these records so buy them and show your support for progressive music. Many of the bands have and will play in the area so keep it turned to 91 fm WQFS for more info and let us know what you think.