

# Need a Scholarship or Loan?

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**WHAT TYPE OF APPLICATION IS REQUIRED?** It depends upon the student's status - single, married, independent.

**SINGLE STUDENT** - Unmarried student who lives with his parents or is still dependent upon them for financial support, and/or is also claimed by parents as a tax dependent. It is necessary for this student and his family to complete the Parents' Confidential Statement and submit it to the College Scholarship Service at Princeton, New Jersey. College Scholarship Service prepares a Financial Need Analysis Report and returns it to the Office of Financial Aids at UNC-C. This report is considered with supplementary information to determine if the student has a financial need.

After receiving the Financial Need Analysis Report, a supplementary application blank will be sent to the student for completion.

**WHAT IS THE COLLEGE SCHOLARSHIP SERVICE? CSS**

## Protest

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are so many things I want to explore and if I did that I couldn't take these other courses. I really have no interest in teaching; I just want to find out all I can because I really don't know what I want to do yet." My faith in knowledge, (for the sake of KNOWING about something) individualism, and the original concept of college, is restored when I hear just one person put that into words. Somebody is always asking me what I am going to do with this college education. (I am guilty of asking someone that on occasion myself). I am a music-major at a college that doesn't OFFICIALLY have a music major yet - but has a lot of music majors around taking advantage of a very fine music department - and on the side, I am a 36 year old, dark-gray-headed mother of three, married to a wonderful guy with whom I share a 10 room house full of joyful living. I am curious about a LOT of things and like to follow my nose into interesting fields of discovery. As Dr. Mathis would probably say, who knows better than you do what YOU want to know about? But I can't really give a straight answer to the pragmatically put question as to what I will "do" with "it" when I "get" it. I have a growing suspicion that I am "doing something with it" every time I think a thought or open my mouth.

For the second time in a day, I made the end of the line, and by mid-afternoon emerged from C-building into the fog of day. First day in years I've seen fog to the ground here at midday, but then, this was an unusual sort of day. I remember some old phrase about "hallowed halls of learning" or something of that nature - no wonder. Look how much time we spend in the hall.

is a non-profit program of the College Entrance Examination Board that provides a uniform method of analyzing each student's financial need so that college-aid resources can be allocated fairly. Approximately 350 colleges in the South request financial aid candidates to file a Parents' Confidential Statement with the CSS.

**MARRIED STUDENT** - Married students are required to submit a local application form. Financial need is determined from information submitted on this form. Married students who apply for aid during the 1969-70 academic year will also be required to have their parents sign an affidavit indicating to what extent, if any, they provide financial assistance.

Married students may be required to complete the Parents' Confidential Statement if they receive some financial support from parents.

**INDEPENDENT STUDENT** - It is recognized that special circumstances may exist in which an applicant may be considered an "independent student" and that it would not be reasonable to expect any contribution from the parents or other members of the family no matter what their financial ability may be.

Independent students must file the appropriate application and submit the Parents' Affidavit of Financial Assistance.

**IS THERE SPECIAL ASSISTANCE AVAILABLE FOR STUDENTS WHO ARE PLANNING A TEACHING CAREER?** Yes. The Prospective Teachers Scholarship Loan program is administered by the Department of Public Instruction in Raleigh. Students may borrow up to \$600 per year for educational expenses. For each full school year taught in a North Carolina public school the student erases his obligation.

Applications must be submitted to the Superintendent of Public Instruction by MARCH 1, 1969. The Superintendent shall award scholarship loans with due consideration to such factors and circumstances as: aptitude, purposefulness, scholarship, character, financial need, and areas or subjects of instruction in which the demands for teachers are greatest. Applications may be obtained in the Financial Aids Office.

**WHAT OTHER TYPES OF LOANS ARE AVAILABLE?**

**INSURED STUDENT LOAN PROGRAM** - A legal resident of North Carolina attending an eligible institution in or out of the state, full-time, on the undergraduate or graduate level, is eligible to apply to the College Foundation, Inc. at Raleigh. The program is a cooperative venture among the private financial institutions, state and federal governments, individuals, business and industry. The participating banks, life insurance companies, and educational institutions provide funds for student loans, the state insures the loans, and the federal government pays the interest during the study period.

A student may borrow up to \$1,000 per year. The federal government will pay the 7% interest while the student is in school plus nine months thereafter. Repayment of the loan and 7% interest does not start until nine months after the student has graduated.

Extension of repayment may be granted up to three years for service in the Armed Forces, Peace Corps, or VISTA; however, interest shall accrue and be paid. The borrower may accelerate repayment without penalty. The minimum repayment shall be \$360 per year payable on a monthly basis. The amount of the monthly payment and length of the repayment period are determined by the total amount borrowed. The repayment period may not exceed ten years.

Applications for an Insured Student Loan may be obtained from the Financial Aids Office.

The Daughters of the American Revolution, the Rotary Club, Knights Templar, and Lions Club are some of the organizations that make loan money available to students at very favorable terms. Information on these loan programs may be obtained from the Director of Financial Aids.

**CUBAN STUDENT LOAN FUND** - Low-interest loans are made by the Federal Government to Cuban students who are enrolled on a full-time basis and meet the following requirements: (a) Students must certify that they are Cuban nationals and that as the result of action by the Cuban government, they are unable to receive funds from sources in Cuba. (b) Students must be in need of the amount of the loan to pursue their studies at UNC-C. (c) Students, in the opinion of the Institution, must be capable of continuing to

maintain a satisfactory standing. The determination of financial need will be made on the basis of information furnished by the student on the application supplied by the Commissioner of Education, U. S. Office of Education, and in accordance with the instructions prescribed by the Commissioner.

**MAY A STUDENT APPLY SPECIFICALLY FOR A NATIONAL DEFENSE STUDENT LOAN?** This question is often asked. Other questions are also asked where students wish to apply for a specific type of student aid. Students may indicate a preference for the type of aid that they are interested in receiving. In reality, however, students at UNC-C apply for financial aid. The type of aid a student receives is entirely dependent upon his need. A student with a small need may only require a part-time campus job to meet his need. A student with a large need, may receive a scholarship, a grant-in-aid, a loan, plus a job to take care of his financial situation. The type and amount of aid awarded is dependent upon the student's need as well as the financial resources available at the time.

**WHEN IS THE BEST TIME TO MAKE APPLICATION FOR FINANCIAL AID FOR THE 1969-70 ACADEMIC YEAR?** The best time is NOW, particularly for single students, or others, who are required to submit the Parents' Confidential Statement. Financial aid awards for the next school year will be made in April. Inasmuch as a processing time of three to five weeks is required on the PCS, students cannot wait until April and expect to receive the same consideration as applicants who file prior to April.

**WHAT TYPE OF APPLICATION IS NECESSARY FOR STUDENTS WHO ARE CURRENTLY RECEIVING**

**FINANCIAL AID?** Students who originally filed the Parents' Confidential Statement MUST, in most cases, file a renewal PCS with the College Scholarship Service.

Married and independent students must also file renewal applications. Students are required to submit applications for aid on an annual basis.

Additional information on financial aid, and applications for the various programs may be obtained from Mr. George B. Michie, Jr., Director of Financial Aids, Room 112, Administration Building.

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