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Loan service halted

By Kim Burns

No more student loans from the Student Financial Services (SFS) may be obtained until January 15, 1979. This announcement comes as a result of the amount of delinquent repayments of loans and the large amount of money loaned this semester.

John East, the loan officer, explained, "We have to cut off loans at times when students are delinquent in repaying because the money is tied up in outstanding loans.

"The SFS sets up a schedule. When the loan account gets to certain balances, we put limits on the amounts of the loan in order to allocate money in such a way as to serve as many students as possible."

A loan account was set up with NCNB at a fixed amount in order to offer this service to the students. "The loan account has been reduced over the years because of bad loans. It is of a revolving nature; as students pay off their loans, the money is freed for use by other students. As the money comes back in, it is deposited into the loan account at NCNB," East said.

SFS has made a total of 251 loans, or approximately \$7,300. As of Nov. 8, 1978 the cash amount of delinquent loans is \$1,000, one-third of the total loan funds.

"Most of this (delinquent loans) is expected to be recovered in registration week because these delinquent loans are on hold and you can't register until you clear up the hold," East said.

The hold procedure is used on a student who is delinquent on a loan or has a bad check. A student is sent three notices before being placed on hold. SFS does this through the registrar's office.

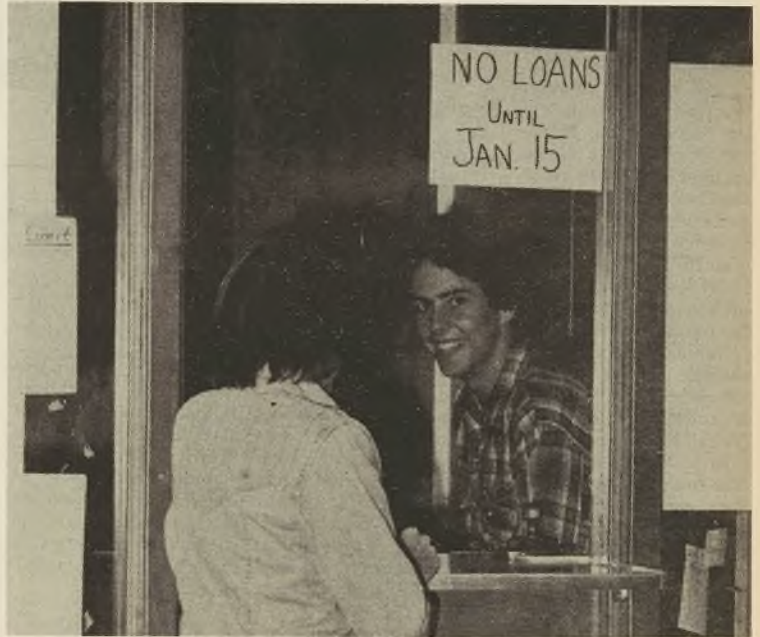
"This is a pretty successful method except for students who drop out or leave school for any other reason. At

times if nothing else works we send notes to the parents about the student's debts. This has been 100 percent effective," East said.

In order for students to get loans next semester, they must fill out a loan application and present a valid student ID at SFS located across from the Candy Counter in the Cone University Center. "If there is no previous loan with us, is is really automatic approval provided there is sufficient funds at the time," East said.

If the student has taken loans with SFS before, East says receiving the next loan may be based on their record of past payments on loans.

"If they have a few delinquencies that aren't but a few days late it won't hurt their chances much, but if they have consistently been late in repaying or if payment comes very late after due date such as due one semester and paid the next semester, it greatly reduces their chances for another loan," East said.



(photo by Robin Colby)
There's not a lot to smile about for some students in need of loans. Payment of delinquent loans has caused the discontinuing of loans until second semester.

Selling beer on campus a possibility?

By Michael Roseman

There are some misconceptions about the sale of alcoholic beverages on campus, or rather the absence of it. Some students thought the final decision of this sale was Chancellor D.W. Colvard's. They wanted to know when and how he decided against it. The question of "What would it take to get to sell it here?" arose. "Why can't we at least sell it in the 'Rat' or at Jam-Up?" someone asked. "Other colleges sell it."

The fact is, the chancellor has no choice but to forbid alcoholic sales on campus. It is stated in the General Statutes of North Carolina, section 18A-40: "(a) No permit shall be issued for the sale of malt beverages or wine

(fortified or unfortified) upon the campus or property of any public school or college in this state." Only private, non state-supported, schools can do this. If any public, state-supported, schools are selling alcohol, then, according to the statute, they are breaking the law.

Though the sale of alcohol on campus is prohibited, the chancellor still has some regulation on alcohol students purchase elsewhere. He designates areas on campus where it can be consumed. Academic areas are completely off limits. Any beverage with an alcohol content of 14 percent cannot be drunk in public anywhere on campus, also a state law. A student's residence, if he/she is over 21, is the only place liquor is allowed.

Students are not the only ones interested in the alcohol issue. Chuck Lynch, dean of students, says, "Several of us in student affairs would like to see it sold in the Rat. This may keep more students on campus during weekends. Students wouldn't have to go out somewhere to drink and then drive back, either."

Lynch added, "It also would reduce consumption. Rather than sitting in a room beside a six-pack, a student would be served by a waitress, which would take time. This would also cost more."

In dealing directly with the issue, Lynch wants to inform students what they can do if they want alcohol sales on campus. "Perhaps some of our students would want to rally for a

bill. They can put pressure on the representative to the General Assembly to introduce a bill allowing a university to sell beer or wine on campus."

A bill of this type has been talked about but never introduced on the floor of the General Assembly. One positive point is it has at least been considered by some representatives. Possibly, if students who want such a bill would voice themselves, it would influence a decision toward campus alcohol sales.

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Student input needed

By Nancy Davis

Hundreds of thousands of dollars have been poured into UNCC's athletic program in the past 10 years in order to help establish a solid reputation for the program. Involved in this growth primarily behind the scenes, has been the Athletic Committee.

Patterned after similar committees in the University of North Carolina system, the committee is made up of representatives of the faculty, staff and student body. At UNCC, these representatives are appointed by the chancellor and actually are responsi-

ble to the office of Student Affairs and not directly to the Athletic Department. Similarly, Clyde Walker, UNCC's new athletic director, must answer to the Student Affairs office.

"The Athletic Committee's purpose, according to Dr. Douglas M. Orr Jr., vice chancellor for student affairs, is to "advise the Athletic Department on policies and procedures." The committee has no power, but simply acts as a "review board for the program to make sure it is being responsive to the university needs," he added.

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