

Student financial aid programs described

By Curtis Whalen

This is the second of a five-part series describing the financial aid programs available on campus.

There are basically two types of financial aid: gift aid and self-help aid. Gift aid is in the form of scholarships and grants and does not need to be repaid. Self-help aid is loans and parttime employment. The specific programs of aid available through the UNCC financial aid office are:

Grants

Basic Educational Opportunity Grant (BEOG): These grants range from \$200 to \$1,800 nationally, although the maximum for a North Carolina resident at UNCC is about \$1,100. Eligibility is determined by the federal basic grant program using a national formula.

Supplemental Educational Opportunity Grant (SEOG): These grants range from \$200

to \$1,500 nationally; however, because of limited funding the typical maximum at UNCC is \$800. The grants are for students with exceptional financial need, meaning the family can contribute less than one-half your total cost of school. Your eligibility is determined within the UNCC financial aid office using information from your financial statement.

North Carolina Student Incentive Grant (NCSIG): These grants range from \$200 to \$1,400 per year, and are for North Carolina residents. Eligibility is determined by the College Foundation, Inc., in Raleigh, using information from your financial statement.

Minority Incentive Grant: These grants are equal to tuition, currently \$518 per year at UNCC. They are available to black students who are North Carolina residents, and are for

freshmen students with exceptional financial need.

Escheats Grant: These grants range from \$200 to \$500 with funds being available from the state of North Carolina. Your eligibility is determined within the UNCC financial aid office using information from your financial statement. The grant is available to North Carolina residents.

Loans

National Direct Student Loan (NDSL): These are long-term, three percent interest loans which are repaid beginning nine months after you cease to be at least a halftime student. The cumulative maximum totals for this loan are \$2,500 for the first two years of college, \$5,000 for a four-year bachelor's program, and \$10,000 for graduate study. There are loan cancellation benefits for certain types of teaching

for National Direct Loan borrowers. Your eligibility is determined within the UNCC financial aid office using information from your financial statement.

Guaranteed Student Loan (GSL): These are long-term, seven percent interest loans from lenders external to UNCC. The state of North Carolina, through the College Foundation, Inc. in Raleigh, is a lender under this program. Also, banks, credit unions, and savings and loan associations may make these loans. They are repaid beginning nine months after you cease to be at least a halftime student. During enrollment, interest is paid to the lender by the federal government. There is no income limit to qualify for this payment of interest benefits. Determination of the loan is made by the lender.

UNCC Emergency Loan: These are short-

term (30 to 60 day notes) loans of up to \$100 to assist students with unanticipated, situational types of financial difficulties. Because of limited funds and the purpose of this loan, it cannot be used for tuition, books or room and board costs.

Employment

College Work Study Program (CWSP): This is a federally-funded pro-

gram based on financial need. Students normally work 10 to 20 hours per week, with payment at least equal to the federal minimum hourly wage. An attempt is made to match the job assignment with your educational interests. Your eligibility is determined within the UNCC financial aid office using information from your fi-

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RETREADS

By Gary Nelson

The second re-entry student wine and cheese disco will be held Friday, March 30, in the Rathskellar at 8 p.m. Cost is \$2 per person. For additional information, contact the peer counselors in the Awareness Resource Center (ARC), 597-2558.

Women's Week plans are well underway. The coordinating committee is planning an interesting and informative week of activities. Invited speakers include Bella Abzug, Barbara Jordan and Governor Jim Hunt's wife, Carolyn, who recently spoke in the North Carolina General Assembly for passage of the Equal Rights Amendment.

Support groups are under way again this semester. For additional information, contact Richard Garris at 597-2558.

Having trouble with registration or general information? Drop by the Evening Program Information Center (EPIC), located outside the Bookstore. We have most any information a student would need, including class schedules for summer. We also have printed new brochures for prospective re-entry students. If you have a friend or know of someone who is considering returning to school, stop by and pick up a couple of copies.

If you are having trouble saying what you really mean, register for the assertiveness training session to be offered by the Counseling Center. There is no charge and the sessions will begin on March 7 at 3 p.m. in Atkins 14.

If you have leadership talents which you would like to develop or would just like to learn more about being an effective leader, contact Barbara Torres at 597-2521 or Frank Joseph at 597-2375. There is no charge for the sessions which will be held in Cone 9.

Remember, if you and a re-entry student and would like to discuss your return to school or know of someone who is considering returning to school, give us a call at 597-2558.

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College Bowl lines up for next year

By Gary Nelson

The regional tournament may be over, and some of the college bowl teams may have stopped playing, but the varsity team has mustered their spirit and plans to continue to practice the remainder of the year.

This year's varsity team, which included, Murray Richmond, Vaughn Winborne, Greg

Current and Darrell Cook, is looking forward to next year's competition. Anyone interested in challenging the team should contact campus programming.

College bowl activity next year promises to be even more exciting, since intramural points will be given to participating teams. Intramural points will be offered

to help promote the competition and to encourage additional teams to participate. This year UNCC had only five teams participating.

According to College Bowl advisor Barbara Torres, next year more students and faculty will be involved. Torres noted this year, a great deal of time was spent in the organization of competition. Next year, however, more time will be

devoted to actually playing.

Torres and programming assistant Gary Nelson will be soliciting from all colleges within UNCC this spring to recruit faculty and students for next year's competition.

Anyone interested may obtain additional information by contacting Torres or Nelson in the Caucus, 597-2521.

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