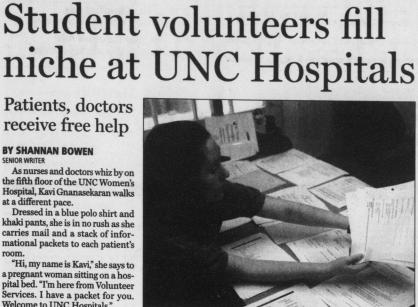
The Daily Tar Heel



receive free help

BY SHANNAN BOWEN SENIOR WRITER

As nurses and doctors whiz by on the fifth floor of the UNC Women's Hospital, Kavi Gnanasekaran walks at a different pace. Dressed in a blue polo shirt and

khaki pants, she is in no rush as she carries mail and a stack of infor-mational packets to each patient's

room. "Hi, my name is Kavi," she says to a pregnant woman sitting on a hos-pital bed. "I'm here from Volunteer Services. I have a packet for you. Welcome to UNC Hospitals." The woman thanks her, and

Gnanasekaran explains that the welcome packet includes a TV channel guide, a nail filer, a pen and information about staying in the hospital.

Gnanasekaran isn't getting paid by the hour, but she says that as a volunteer for the hospital, she is

gaining a wealth of experience. "It's giving me the chance to understand and experience what the hospital setting is like," says Gnanasekaran, a sophomore who is considering a career in radiol-

ogy. The hospital enlists student volunteers each semester for help in more than 30 areas.

From January to October, 620 undergraduate, graduate and continuing education students volunteered more than 13,580 hours, says Jodie Skoff, student volunteer coordinator for the hospital.

The program's main goal is to serve patients at UNC Hospitals," she says. "It's also to be able to provide students with a learning atmosphere of health careers."

The hospital's volunteer department is one of the largest in the state, Skoff says.

"When you're looking at a teach-ing hospital, there's a lot of needs that can be met by volunteers in addition to what staff already provides," she says.

Volunteer services range from delivering newspapers and books

DTH/NICK SCOTT UNC Hospitals volunteer Emily Adams, a sophomore nursing major,

sorts papers Monday. The hospital enlists many student volunteers. as an interpreter for doctors or just

cystic fibrosis

more personable."

as they put into it.

tage.

5 to Jan. 13.

both have been receptive to vol-unteers, Gugelmann says.

Registration for students who

want to volunteer during spring semester will be held 9 a.m. to 12

p.m. and 1 p.m. to 4 p.m. from Jan.

losis skin test prior to registration and must attend an orientation

Students must have a tubercu-

Skoff says that volunteers get

about as much out of the program

"It's to the hospital's advantage and it's to the University's advan-

to patients to assisting medical

professionals in clinics. Emily Adams, a sophomore nursing major, has volunteered at the hospital since she was a high school sophomore.

Throughout her tenure as a volunteer, Adams has delivered flowers and worked in several clinics.

This semester, she volunteers in the Nursing Practice, Education and Research office. "By volunteering, I think it helps me decide to do nursing because

every time I've come here, I want to come back," Adams says.

Adams doesn't have much patient contact with her job, but she says that even small tasks such as putting together orientation manuals are ways that volunteers can help out.

Erik Olsson, a senior biology and Spanish double major, serves as a volunteer Spanish interpreter

for patient services. "There's a lot more Hispanic patients than I expected, espe-cially in the maternity ward," says Olsson, who will be attending UNC School of Medicine next year

On the days he volunteers, Olsson receives a list of Spanish-speaking patients and visits their rooms to answer questions, serve

student loans from 98 percent to 96 percent, increase the loan origination fees for lenders and ensure that banks make only a minimum

BY MATT KNEPPER STAFF WRITER

received.

While there is a consensus that the U.S. budget deficit needs to be

flattened, the introduction of leg-islation to reduce privatized lend-ing of student loans is not as well-

The Senate and House have

Education and the Workforce, said the extra savings will be redirected

the loan are set by the Higher Education Act and thus cannot be ed on to the consumer.

Marrero also said she wants to see the continued use of a variable interest rate, as opposed to the imposition of a fixed one, so that consumers can take advantage of lower payments.

director for the U.S. Students Association, said that there are

programs for high-need students because all of the money will not go to students," she said. "Means other than taking away subsi-dies will benefit students much

to the consumer," Harris said. As it stands now, students can

take advantage of low fixed rates but she said the proposal would introduce a variable rate option Contact the Features Editor at features@unc.edu.

cent higher than the former. "Students won't have a real choice," she said.

Student aid could see change

But Ryan Taylor, communications assistant for the Senate Health, Education, Labor and Pensions Committee, said that in addition to saving the U.S. Treasury billions of dollars, a reduction in private subsidization would free up a total of \$12 billion that could be used to fund

student loans. "The bill will open doors and pand access to education for all of those who want to learn," Taylor said

Fritz Elmendorf, vice presi-dent of communications for the Consumer Bankers Association, said such legislation actually is decreasing loan opportunities. "Over time there had been peri-

odic legislation passed to trim lender revenues from the program, but this takes too much money away from student loans," he said. "They are taking away the muscle and bones.

Many students and consumers

are not worried about the banks' costs, but they do worry about those costs being passed down to them

"Although origination fees imposed by the government on lenders can't be passed on directly, lenders will cut borrowing benefits and services elsewhere in order to cover these additional costs, said Harrison Wadsworth, special council to the CBA. He added that the establishment

of an origination fee will result in the elimination of reduced interest rates for customers who make payments on time and could deter banks from providing loan services to campuses, resulting in higher tuition rates.

But Marrero said the strengthening of risk sharing between banks and the government would encourage lenders to work with borrowers and lower the default rates

"The increased risk for lenders will provide them with an incentive to prevent lenders from defaulting on loans and help students."

> Contact the State & National Editor at stntdesk@unc.edu.

PLAY ON, BROTHER



he Avett Brothers perform in the Great Hall of the Student Union on Thursday. Two of the three band members are brothers. According to the band's Web site, their music is a "mixture of old-time country, bluegrass, pop melodies, folk, rock 'n' roll, honky-tonk and ragtime."

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approved different versions of a bill that are estimated to reduce government expenditures by \$12 billion and \$18 billion, respectively. The bill would decrease the insurance paid to lenders on default

Legislators tinker with bank subsidies

rate of return on these loans. Alexa Marrero, a spokeswom-an for the House Committee on

to help students receive loans. "Congress has been working for

two years on a way to stabilize and secure the long-term efficiency and effectiveness," Marrero said. She added that the terms of to chat. Alice Gugelmann, a first-year graduate student in the city and

regional planning department, volunteers with patients who have "I really like giving back," she

says. "I am interested in going into medicine, especially as a nurse practitioner. I wanted to get experience in a hospital." Patients and professional staff

Jasmine Harris, legislative "Volunteers are very welcome," she says. "I think it helps the patients and makes the place a lot inefficiencies in the student loan system, but that the legislation is

"The problem with the legisla-tion is that it does not create loan more.

The introduction of a 1 percent origination fee for student loans is unfair, as "not a dime comes back

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