



3 Stories

&& 1 Stopping out && && 2 Charge

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University life is a merry-go-round of classes, studies, tests and grades. The riders who stay on for the required number of rounds have a chance to grab for the magical ring called a degree. The degree opens the door to the real world and frees the rider from the dizzying spin.

Some jump off the merry-go-round without a degree. Of these, most leave forever but a few return. These few "stopouts" may have left because they were trotting through school and were trampled by those at a gallop. Or the ride may have been too expensive. Or they chose the wrong horse (major).

For whatever reason, the stopouts choose to climb back into the saddle of university life.

In *Preventing Students From Dropping Out* by Alexander W. Astin, a study of entering freshmen in 1968, it says that of the 35 per cent who left college by 1972 only 5 per cent returned.

The following five UNL students tell why they stopped out and how they feel about college now. All five said they returned to college with a determination and a sense of purpose that was missing before.

Craig Christiansen, 29, left UNL for one semester as a sophomore in 1966. He is now a Ph.D. candidate and UNL botany instructor.

"I probably matured as much in that semester as I had in the rest of my college career," Christiansen said.

Became disillusioned

He said he became disillusioned with college and quit with "every intention of never returning." Christiansen was on a Regents scholarship at the time.

"People who leave are seeking something else other than what the university is offering," he said. "That semester offered me the opportunity to put my own college career in perspective.

"People who consider credit hours important are missing the point. People need to be educated outside the university."

Christensen's outside education came in the form of returning to Omaha and working in a packing house, "which is what South Omaha boys do," he said.

"It (working) changed my outlook towards people outside the academic community," Christiansen said. "I did well in school and thought this is the center of the world.

"Just because a person has a college education doesn't mean the person is 'better'."

Similar views

Junior Mary Hagan, 21, expressed similar views. Hagan did not return to UNL in the fall of 1976. Instead she lived with her parents in Omaha and worked at a Ramada Inn reservation center.

She said she hated the work but learned there is more to a person than what job they do. "The people at work were "more easy-going and enjoyed life."

As a result of this influence Hagan said she is more relaxed now in school.

"It helped me realize there's more than just school," she said. "Before, I used to categorize people by school and work. I don't think it (school) is as important as everybody makes it."

Time off worth it

Michael Kathrein, a 23-year-old junior accounting

major, said even though he's a year behind, taking time off was worth it.

"Don't be afraid to take time off," he advised. "If you think it will help, it probably will."

Kathrein attended UNO for two years, and took off last year to ski in Colorado. He lived in the Winter Park ski area and worked in a ski shop at night. He spent six hours a day skiing.

It was hard to leave, he said.

"I told myself before I went out there, 'By God, no matter how much fun you have, you're going to go back to school.'"

"Now I've got it off my back," Kathrein said. "I feel like I can go ahead and study. Now I get more out of the time I put in school."

Debbie Sorrells also found this to be true. Sorrells, 26, left Wesleyan University second semester of her freshman year in 1970. She returned to college at UNL in the fall of 1975 and majored in computer science. For most of those five years she worked as a computer programmer for the State Dept. of Labor.

"I was so surprised when I got back into school at how differently I looked at the things I was learning," Sorrells said. "And (I) was really getting something out of it."

Find choices

"When I was going to school before, I was just going along doing what I was supposed to be doing. It was expected of me. So I didn't think about what I wanted. Being out gave me a chance to find out at least what some of the choices are in life.

"And now that I'm back in school I know what I want."

Mark Felker had time to decide what he wanted while spending two years on board a nuclear submarine.

The 21-year-old spent 100 days at a time with 120 people in a submarine "just doing big circles out in the middle of the ocean. It gave me some time to think," he said.

After a semester at Peru State College which he said "seemed like a continuation of high school and that's not what I wanted," Felker joined the Navy.

Felker travelled on the East and West coasts and in Europe with the Navy for two years. He was discharged in January and enrolled at UNL as a sociology major.

"I guess I'm more determined to finish school this time," he said. "I assert myself more than I did before. I spend a lot of time with the books."

"I feel a lot more independent... a lot older." **3D**

If you have ever borrowed money, charged something on a credit card, or taken out a student loan, then you have been using credit, for a price.

Tuition, books and housing take a bite out of anyone's budget. When credit starts so do debts. The trick is to keep up with your bills, yet use credit wisely and to your own advantage.

One common credit extended to students is a bank credit card, such as BankAmericard or Master Charge.

According to Bill Kent of the National Bank of Commerce (NBC), Master Charge and BankAmericard each have a local franchise that a bank can join and participate in, and have national recognition. NBC belongs to the Master Charge franchise.

Nebraska laws state that a maximum of 18 per cent interest can be charged on a balance of less than \$1,000, and a maximum interest of 12 per cent of a balance more than \$1,000.

NBC offers a special student application that is less detailed than the usual application. Kent said eligibility criteria is "not as stiff." It involves the age, income, and job of the applicant. A minimum monthly income of \$200 and a cosigner are required.

The bank credit card buys goods, services and cash advances.

These cash advances accrue interest immediately, unlike goods and services which have a 25-day interest-free period after the statement is received. After the statement is received, one must pay it all or a 5 per cent minimum monthly payment on the balance.

Trouble comes when payments are neglected and interest steadily mounts. If the balance is not paid in full after 25 days or a minimum payment plan chosen instead, interest accrues from the charge day.

Another common form of credit is one through the UNL Office of Scholarships and Financial Aids. A financial aid adviser, Nancy Wiederspan, said loans are of three types: a) Federally Insured Student Loans, (FISL); b) National Direct Student Loan, (NDSL); c) and emergency short-term loans and foundation loans.

Each of these loans has separate stipulations and requirements and different interest rates and repayment plans.

Federally Insured Student Loans are set up with an individual bank, under the bank's stipulations, and are



guaranteed by the federal government as incentives to make student loans. To qualify, you must carry at least six academic credits in an accredited college. No financial need is assessed. Each bank makes its own policy in giving these loans. The interest rate is seven per cent.

National Direct Student Loans are given according to financial need, and are loans from the federal government to the student at 3 per cent interest. Interest does not accrue until nine months after graduation, giving the student a chance to establish and find employment.

Emergency short term loans are directed at school-related problems that occur during the school year. The maximum loan is \$300. Interest is six per cent, and if the loan is delinquent (unpaid when due), there is a \$10 late