

Carter plan to aid college students not exactly utopia

By Joe Starita

Warning: College students doing hand-springs over President Carter's plan to increase financial aid for students from middle-income families may want to reconsider their position.

Flipping-out with high expectations over the Carter proposal may be hazardous to a student's health, said Jack Ritchie, UNL director of scholarships and financial aid.

Carter announced last Wednesday a \$1.2 billion national aid program that would include grants of \$250 for students from families with incomes between \$15,000 and \$25,000.

The plan would provide federally subsidized loans for students from families with gross incomes up to \$47,000.

The problem with Carter's proposal, Ritchie said, is seen in where that federal money would be deposited and in Neb-

raskans thinking "it is a form of welfare."

As long as the plan calls for money to be deposited in local banks and credit unions, Ritchie explained, there will be an incentive to make money on it rather than help students.

As long as Nebraskans look on federal aid as welfare, he added, the money will not filter down to benefit students who need it.

Ritchie said the solution is to put this federal money in the hands of the university not in the business community.

"When the money gets dropped into the business community, there's just too much of a buddy system at work," he said.

A buddy system, Ritchie explained, allows those with an income of \$40,000 or more to get special favors from the local banker.

Those favors get loans for students from wealthier families.

Ultimately, he said, a situation occurs

where the families with incomes between \$15,000 and \$25,000 lose benefits to those with incomes over \$25,000.

"I'm not sure I can justify a program not working now for those in the \$20,000 to \$25,000 range and have it expanded to those in the \$30,000 and above, Ritchie said.

Pride also would prevent many UNL students from getting under the Carter plan, Ritchie said.

"In Nebraska, federal aid of any kind is looked upon as welfare.

"Parents go down to the local bank with the attitude that 'my kid isn't going to apply for any welfare.' It's the good 'ole work ethic—no freebies for us."

If Nebraska's work ethic is a handicap for UNL students from middle-income families, Ritchie said the state of Nebraska also must provide more financial help.

"Aid for students from middle-income families is almost void in this state,"

Ritchie said. "The state needs to get involved by putting more money into the pot to help middle-income students as well as lower-income students."

The number of UNL students from middle-income families (families with incomes between \$15,000 and \$30,000) is hard to accurately determine, Ritchie said.

He said, 8,500 to 9,000 UNL students have applied for some type of financial aid this year.

"Some help is given to 5,200 to 5,500 of those who have applied," Ritchie said. "These students are all from families with incomes under \$12,000.

"The remaining 3,500 or so are given no help, or a minimal amount. They are all from families with incomes at \$15,000 or above."

Ritchie said the best alternatives for UNL students from middle-income families is to try for a federally insured student loan and to get a part-time job.

"We now have a job-locator service that finds part-time work in the Lincoln community and on campus for middle-income students," Ritchie said.

"Also, the federally insured student loans are set up for middle income students. The problem is that banks in Lincoln are hard to get these loans from because it's not lucrative for them.

"The small-town, home-town bank is a student's best bet for getting a federally insured student loan."

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Agency policies help determine snow closings

By Kris Hansen

At 6:30 a.m. Monday, UNL Chancellor Roy Young and several staff members decided to close the UNL campus because of heavy snow, bringing a day of rest and relaxation for students.

Dr. Richard Fleming, assistant to the chancellor, said the decision was made on information gathered from the National Weather Service, the Lincoln Civil Defense Agency, UNL Physical Plant and the police.

"It's a studied decision to close down," Fleming said. "I was up at 6 a.m. listening to reports. We closed until noon and continued listening, and the forecast said the weather would continue, so we didn't see much point in opening."

The major points the staff considered were street and parking lot clearing and bus schedules, Fleming said.

"We have to get the staff in, along with many students who live at home or in apartments, he said. "Since the streets weren't cleared in the city, we called it off."

Students can call the university switchboard to learn if classes have been canceled, but Fleming recommended listening to the radio.

"We have a system with all the stations," he said. "As soon as we make our decision, our staff gets out to all the radio and television stations immediately, as well as the switchboard."

Class make-up will be arranged by individual instructors. However, Fleming said he did not think students were losing much time.

"I suspect many students are taking this time to work ahead or catch up, since they're confined to their homes or the residence halls," he said.

Fleming added that many students had pitched in to keep residence hall services functional, since many staff members could not get to the halls.

Contrary to rumor, the school recently has closed several times, he said.

"We've been in a dry cycle the last few years and just haven't had the snow, but we shut down several times in the 70s," he said. School closed one afternoon last year, he said.

School will be closed during the day if a storm builds up rapidly, he said, but students are released at different times than the Statehouse to avoid traffic problems.

"Releases are calculated to help everybody get home as quickly as possible," Fleming said.



Photo by Ted Kirt

Despite an 8-inch snowfall Sunday night, these students were far from snowed-in Monday and appeared to enjoy the cancellation of classes. See related story on page 6.

Bill may solve rural physician shortage

By Gail Reid

Testimony heard by the Nebraska Legislature's Public Health and Welfare Committee Tuesday favored the institution of a medical student loan program to encourage doctors to practice in rural areas.

The Nebraska Medical Student Assistance Act, if passed, would allow a maximum loan of \$7,000 a year and not more than \$28,000 over a four-year period to ten new students a year and not more than forty students in any one academic year.

The bill would require recipients to practice in an area lacking doctors. After each year of practice in a medical shortage area the amount of one year medical loan would be canceled.

Milligan Senator Richard Maresh said his bill, LB844, is needed to solve the physicians shortage in rural and some urban areas.

The loan program would allow students to make an early decision to return to rural areas and it would enable them to comply with that decision, said Brian Nyquist, a medical student and a student senate member.

Other scholarship programs like armed service and health service scholarships take

doctors away from Nebraska, but this bill would allow students the option of staying in Nebraska.

Paul Young, chairman of family practice at the University of Nebraska Medical Center, said Nebraska will be guaranteed students will remain in the state through state financial support and a penalty clause which requires students who do not meet the requirement will have to reimburse the loan at the highest legal interest.

However, the penalty clause could be unconstitutional, said Dr. Robert Prokop, a member of the NU Board of Regents, and no action should be taken until the constitutionality of the bill is determined.

Dr. Ben Meckel of Burwell said the bill was not an "end all and be all," but it is a positive step toward securing an adequate supply of doctors in outstate Nebraska.

Jon Oberg of the State Office of Programming and Planning testified in favor of the bill, but submitted amendments to place the program under the supervision of the Department of Health, require the medical center to provide 25 percent of the funds for the program and cut Nebraskans studying out of state.

Lanette McKowan a UNL student told

the committee that she will be studying in Kentucky, but wants to return to Nebraska to practice. The bill's clause to allow funds for out-of-state students would alleviate her financial problems and allow her to return to Nebraska, she said.

No action was taken on the bill by the committee.

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