

## Impact of loan fee to be slight

By Joe Kreizinger

The new student loan fee, which went into effect Aug. 23 as part of President Reagan's budget cuts, will probably have minimal effects on student loans at UNL, officials say.

The fee, a 5 percent loan origination fee, is charged against the total amount of the loan taken by a student. It is assessed at the time the bank gives loan money to the student. If a student borrows \$2,500, for example, the loan origination fee is \$125.

According to Don Aripoli, UNL director of scholarships and financial aid, the fee may stop some students from borrowing amounts they really do not need. But the overall impact of the newly-imposed fee will be slight, he said.

Aripoli added that since the university's financial aids office is responsible for determining the amount of aid a student can receive, students will not be able to apply for more money than they probably will use.

After Oct. 1, new, stricter limits will be imposed regarding amounts to be loaned out. A needs analysis will be required for those students whose family income level is documented as being over \$30,000 per year.

John Lofgren, loan officer at City Bank and Trust, said the fee will make little difference to students applying for student loans because of the large volume of applications.

"This is still a very favorable rate to take out a student loan," Lofgren said. "Down the road, it may be more difficult to take out a student loan, but now there is little difference."

Susan Martens, loan officer at Union Bank and Trust, said the 5 percent fee will be deducted from the loan check before it is distributed to the student. She added this fee should not be confused with the 1 percent fee the Guarantee Agency deducts.

Rex Pressler, assistant vice president of Gateway Bank, said he sees little change in store because of the fee.

"Students may borrow a little more money to make up for the fee," Pressler said, "but since most borrow the maximum amount, there will be little change."

The nation-wide value of student loans has increased since 1977-78 from \$1.9 billion to more than \$7 billion this fiscal year, with more than 3 million students participating in the loan program.

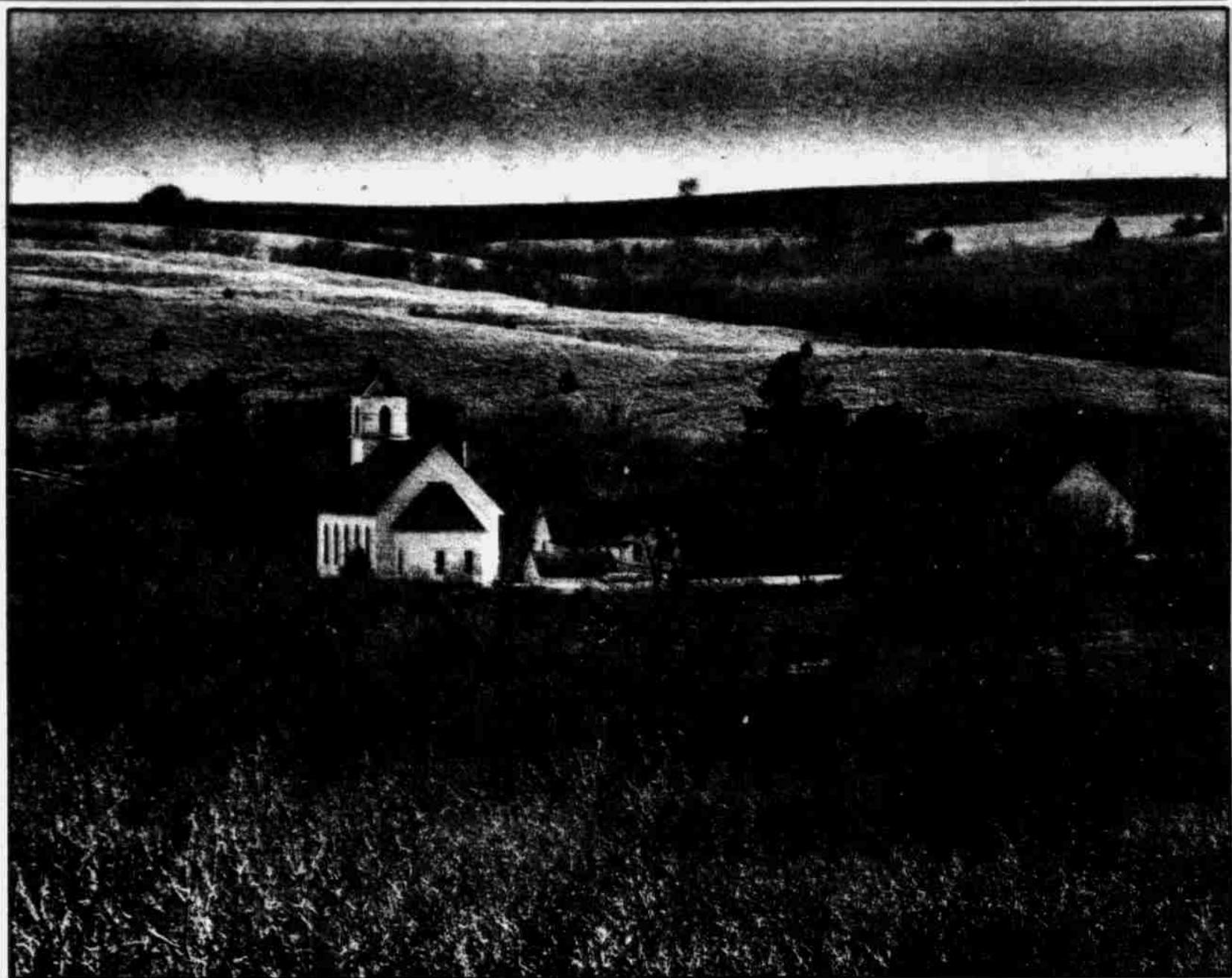


Photo by Jerry McBride

It's easy for students to get caught up in a hectic schedule after returning to school. Once again campuses are full of activity. Some areas though, remain calm and undisturbed, as does this southeast Nebraska countryside.

## Ticket sales smoother for ISU, OU

By Ward W. Triplett III

Whether it was students with duplicate IDs or miscalculations in the number of students attending UNL and their ticket requests, no one is certain why the athletic ticket office ran out of student tickets last Friday afternoon.

As a result, about 550 students, 200 more than originally thought, are waiting until Wednesday or until after Sept. 11 to see if they can get a season ticket to this year's Cornhusker games.

At two of the three other Big Eight schools with large average game attendance, ticket sales are going a lot smoother.

Iowa State ticket manager Dick Mathias said, "We ran into that problem (duplicate ID holders) the first year I was here, when we sold out for the Nebraska game."

"At the time I felt there had to be more people getting in with student IDs as well. Since then we've changed our system."

In Ames, tickets are sold on a reserve basis or by general admission. The reserve route, which Mathias said is used by two out of three students, requires that a student purchase tickets in the spring or fall, at which time their names are entered into a computer-controlled lottery to determine where their seats will be.

The office demands that students present their registration receipts when they request tickets.

"I think that irritates students some, and they feel it's a lot of trouble just to get a game seat, but we're doing it for the students," Mathias said.

Iowa State used to sell general admission tickets exclusively, but Mathias said, the school found that to be not "very well controlled."

"We sat down with the student government here, and with our recommendation they approved this present plan," he said.

Continued on Page 2

## inside tuesday

**May the Force be With You:** Area police try a new method of patrolling UNL football games — task forces . . . . . Page 7

**Cinema Scope:** Two recently released movies, *Arthur* and *First Monday in October*, are reviewed . . . . . Page 8

**Purple Pride:** Kansas State football coach looks to the future as he redshirts seven of his top players . Page 10

## Study threatens number of doctors in Nebraska

By D.L. Horton

Although there is a shortage of doctors practicing in small Nebraska towns, a recent government study threatens to cut that number even further, according to Ken Wall, assistant director of Nebraska's Health Manpower Referral Service.

The study, issued late last year by a commission of the Department of Health and Human Services, said there are too many doctors. The commission recommended cutting down on admissions to medical schools to relieve the glut.

Wall said no glut exists in Nebraska and more than 20 small towns are either without a doctor or have only one, who may be overworked.

"If the NU Medical Center would take only Nebraskans for a few years the shortage could be almost solved," Wall said. "But they have to take 20 out-of-state people every year because of federal regulations."

Wall said the study also takes into consideration doctors who are not practicing, including doctors who are teaching, in medical administration or working for in-

surance companies. Wall said doctors are needed in these fields but should not be used to determine how many practicing doctors are needed.

The health referral service was set up to try to solve Nebraska's shortage. Wall said his office plays a "matching game" trying to find doctors who will meet the needs of a community and a situation that will satisfy the doctor.

### Rural students active

Wall said groups of rural students are also active in recruiting prospective doctors for small towns. The group at the medical center brings doctors to high schools and community groups to discuss problems and advantages of small town practice.

Wall said the group on the UNL campus is active mainly in helping its members get into medical school.

The Nebraska referral service starts its recruiting campaign six months after a medical student starts his residency, a period of post-medical school study in which the doctor selects a specialty. Wall said this gives the student a chance to get settled before making any commitments.

Yearly contact is kept throughout his residency. If he is interested, the referral service sends him a questionnaire and tries to match the student with a community.

"Too many Nebraska graduates start their practice out-of-state," Wall said. "They go into specialties or sub-specialties that require a large metro area."

The fact that their only professional associations have been during their residencies is also a reason young doctors practice in other states. He said personal relationships also play a role.

Of the medical center's 150 graduates last year, less than half are practicing in Nebraska. Wall said Omaha and Lincoln get a large percentage of these doctors. Only 10 doctors from last year's class are practicing in small towns.

### Half the battle

"Once we can get a doctor into an area, that's half the battle. They see what the people are like and what the community can offer. Many big city doctors change their idea of small towns and find the lifestyle they want," Wall said.

Wall said the doctors they've placed in

small towns are all very satisfied with their new situations.

Wall said the biggest shortage in medical care is general practitioners or family doctors. He said the American family is more health conscious today and goes to a doctor more often.

This is one of the biggest selling points for Nebraska, Wall said. He said he has to convince doctors they will have enough business in a small town. Wall said he does not use a hard-sell technique but tries to emphasize the positive points of Nebraska. He said those include clean air, a good environment to raise children and the absence of crime. He said the general honesty of Nebraskans helps a good deal in recruitment.

"Nebraskans tend to pay their bills," Wall said.

He said his office does a lot of recruiting in high crime and disaster areas.

"We recruited every doctor around Three Mile Island. If ever a time they would think of moving, that would be when to get them," Wall said.

The service also looks for psychiatrists and nurses who are in short supply statewide as well as in small towns, Wall said.