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Bereuter speaks with UNL students about proposed cuts in financial aid

By Eric Peterson

Rep. Doug Bereuter, a Republican congressman from the First District, came Friday to the Nebraska Union for what he called a "listening session" about President Reagan's proposed financial aid cuts. His visit was sponsored by the ASUN's Government Liaison Committee.

"The important thing to remember about financial aid is that nothing is certain," Bereuter said, noting that congressional passage of the cuts is uncertain. "We don't know if Congress will even pass a budget."

Bereuter pointed out that some government agencies will simply continue to function at last year's funding levels if both parties in Congress can't agree on a budget.

"That's not a good way to do business," he said. Bereuter first outlined the proposed cuts and then asked for opinions about them. Bereuter said Guaranteed Student Loans would be affected three ways: the origination fee would be increased from 5 percent to 10 percent, all borrowers would be subject to "need analysis," and "most controversially, graduate students and professional students would have to do all their borrowing at a 14 percent interest rate and begin repayment of the loan immediately." He said this loan program for graduate and professional students does not even exist in Nebraska.

Pell Grants, a program targeted for the most needy students, would have the maximum grant reduced from the current \$1,800 to \$1,400 or \$1,600, Bereuter said.

The College Work Study program would be substantially reduced and the Supplemental Educational Opportunity Grant would be eliminated, he said.

Bereuter pointed out that since 1960 the 16 percent

default rate for direct student loans is higher than the commercial loan default rate of 12 percent, and the higher student default rate is one reason given for cutting the programs.

"However, the default rate for Nebraska is only 4 percent," he said.

Bereuter gave several reasons for student defaulters, such as inadequate collection staffs, colleges which don't make student borrowers understand their obligations and students who are not motivated to stay in school after they obtain the loans.

"Despite these instances, I feel the money was brought to great use," he said. "There are a lot of students who could not have gone to college otherwise or would have had to defer their educations."

Bereuter said some reductions in financial aid to student programs probably are inevitable.

"I think we're going to have cutbacks in every area," he said, adding that some shifts in assumptions about student aid are necessary.

"We have to get rid of the idea that everybody is entitled to a loan regardless of income," he said.

Bereuter said he prefers that graduate and professional students not be excluded from the loan program "without some kind of phase-out period." He proposed two different changes than the Reagan administration outlines. Bereuter said he would limit the family income of loan recipients, but slightly less than in the Reagan proposals, and vary the loan amounts.

"Instead of a flat \$1,400 or \$1,600, there might be loan amounts on a certain gradient," he said.

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The 1982 spring sale of student football tickets begins today at the Athletic Ticket Office, South Stadium 117. The office is open 9 a.m. to noon and 1 to 4 p.m.

Students applying for tickets are asked to bring a completed application card. The cards are available at the Student Accounts Office in administration 204, the information desk of the East Union and the ticket office.

When buying the tickets, students must present the application card, a student ID card and cash or a personal check for \$36.

Checks must show a Lincoln address and phone number.

Students will draw a lottery number, and the ticket orders will be filled using these numbers. The tickets may be picked up Sept. 7 through 10 upon presentation of a current student ID showing full-time student status.

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