

Need a loan? Don't wait, deadline near

By Deb Kolc

Students who have not applied for loans for fiscal 1982-83 still have time, said Liz Carranza, assistant director of scholarships and financial aid.

Feb. 1 is the deadline to apply for a Guaranteed Student Loan (GSL) and for a Plus Loan for the fall and spring semesters of 1982-83. No further need-based aid for fiscal 1982-83 is being awarded.

"These deadlines are set to ensure arrival of loan checks before the last day of the semester," Carranza said. The deadline allows enough time for processing the loan application.

"We have already processed 8,000 GSL applications for 1982-83," she said, "and we expect to process an estimated 1,500 more applications including summer applications."

Last year, the financial aid office processed 11,000 GSL applications including both ineligible and eligible applica-

tions. The office expects to process only about 9,500 GSL for 1982-83.

Carranza attributes some of this drop to students' misunderstanding the new qualifications.

"Many students became discouraged after hearing about the new qualifications and assumed they would not be eligible, so they didn't apply," she said. "We try to discourage thinking like this."

"We encourage everyone who needs money to meet academic expenses to apply," she said, "but first, they should try to find other options prior to going into debt. Students have to realize these loans have to be paid back."

If a student does need to borrow, Carranza said, he should borrow the minimum amount necessary.

If a student does not borrow the entire amount of money he is eligible for and later needs more money, he can re-submit his application and receive the rest of the money for which he was originally eligible.

Applications also can be resubmitted under special circumstances that would significantly decrease a student's expected income or increase his estimated expenses.

The financial aid office uses the following guidelines to determine if a student is eligible for a GSL:

Any student with a combined family and personal adjusted gross income of \$30,000 or less is automatically eligible. The amount they receive is determined by subtracting estimated school expenses from any financial aid they receive.

For students with an adjusted gross income of more than \$30,000, an expected family contribution has to be determined. The office determines this from the need analysis of the aid form or by using federally set charts.

Educational costs minus aid and family contribution equals the aid for which the student is eligible.

Students who are not eligible for the GSL, but need aid are eligible for a Plus

Loan.

Plus Loans are not determined by need. The cost of education minus any other financial aid is how eligibility is determined.

Plus Loans carry a 12 percent interest rate and repayment begins 60 days after the check is issued.

Plus Loans are good for students who have a cash-flow problem, Carranza said. "People often can't pay the whole amount at one time, but can pay in smaller amounts over a longer period of time," Carranza said.

Parents with dependent students can borrow up to \$3,000. Independent students can borrow up to \$2,500, while graduate students can borrow up to \$3,000. All students must be enrolled at least part-time to qualify.

Carranza encouraged anyone who has questions concerning scholarships or financial aid to call and set up an appointment with a financial aid adviser.

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Events set for Black History Month

By Ward W. Triplett III

Comedian Franklyn Ajaye will be the featured performer during this year's Black History Month celebration.

Ajaye, a professional comedian since 1972, also has appeared in such films as "The Jazz Singer," "Stir Crazy" and "Car Wash." Although he will not be at UNL until March 3, UPC's Black Special Events Chairwoman Phyllis Hamilton-Hill said Ajaye is considered a part of the annual February celebration.

Hamilton-Hill said Black History Month is intended to educate and inform.

"Our purpose is to educate both blacks and other peoples about black history," she said. "We want to encourage blacks to keep striving for achievement."

She said the majority of the month's programs will be educational.

"They will offer suggestions and ideas for blacks on coping in today's world, particularly for those blacks on campus," she said.

The events scheduled for Black History Month include five films. The first, "Black and White: Uptight," is scheduled for Feb. 1. The opening day ceremonies and gospel night will be Feb. 4. Alan Young of Alan Young Buick Inc., Greg Williams of Century Buick, and Bob Johnson, owner of a McDonald's franchise in Omaha, will conduct a workshop Feb. 8 on the "Economy and the Business Environment."

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A "soul-food" dinner will be Feb. 16 at the Cather-Pound-Neihardt Residence Complex food service, and the Big Eight Conference on Black Student Government will be Feb. 18 and 19 in Lincoln. The conference, to be attended by delegates from each of the Big Eight Schools, will include the quarterly meeting of the Big Eight Black Student Council. Tony Brown, host of his own Public Broadcasting Service show, "Tony Brown's Journal," will be the main speaker Feb. 19, and Arnette Hubbard, the first woman president of the National Bar Association will speak Feb. 18. The conference also will include several workshops and a gospel program. More than 400 students from the other Big Eight schools and area colleges are expected to attend.

On Feb. 22, Myra Butts of the Nebraska Urban League will lead a workshop on blacks in education, while Lee Booker of the Nebraska Unemployment Office will speak Feb. 24. Kenneth Gilreath, a graduate assistant at the Campus Activities and Programs office, will conduct a workshop on learning how to think more effectively Feb. 28.

An art exhibit about blacks in Nebraska will be displayed in the Nebraska Union main lounge the week of Feb. 14.

Gilreath said another purpose of the month was to give black students a "different perspective."

"When (black) people come down to the university, where there are so few of us, they really have no outlet if they just want to experience some black culture," Gilreath said.

"They really have nowhere to turn. This is a small step we take so for a little while they do have that outlet," he said.

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