

Student aid suffers cutbacks; but loan limits slightly raised

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For students who qualify, loan limits have been raised by the federal government. Undergraduate limits were raised from \$2,500 maximum for each undergraduate year to \$2,625 or the first two undergraduate years and up to \$4,000 for remaining undergraduate years.

Graduate and professional students may borrow up to \$7,500 per year. The total amount undergraduates can borrow has also been raised from \$12,500 to \$17,250. Graduates and professional students can borrow a maximum total of \$54,750 that includes student loans made at the undergraduate level.

"It's kind of a bad news, good news, bad news scenario," McFarland said. "The bad news is that it's harder to

qualify for a GSL, the good news is that if you do qualify you are able to borrow a larger amount. The bad news at the end is the possible increase in a student's indebtedness when he is finished with college," he said.

Although things may look rather bleak for students who didn't qualify for aid packages or GSLs, options are still available. Parent Loan for Undergraduate Students and Supplemental Loan for Students are loans that may be acquired by students.

Under these programs as much as \$4,000 can be borrowed a year. With these loans, however, interest begins to accrue and payments usually begin after 60 days unless a postponement is granted.

McFarland said he was not seeing or hearing students say, "We're not going

to be able to come to school."

"We are seeing ones that have come to school on GSLs that are now ineligible and are turning to the PLUS and SLS loans," he said.

McFarland said it is very important for students to realize that GSL, National Direct Student Loans, parent loans and supplemental loans are not grants and must be repaid. Students must realize the commitment they are making before signing loan papers, he said.

"Students need to be able to look down the road and see the long-range benefits of a college education," he said. "I believe education is still worth the money."

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