

# Solution disturbs administrators

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coming back to haunt them (the government).

For many students it comes down to taking out a GSL or not going to school, he said.

The reason the four-year institution default rate is generally lower than the proprietary schools is that four-year graduates are more marketable and their earning potential is greater than those who graduate from other schools, Severs said.

Of the students who default on their loans, he said, most are students who have completed less than two years. The students who borrow the most money have the lowest default rate.

UNL's default rate for the \$20 million allocated annually in student loans usually ranges from 7 to 11 percent. Although UNL's default rate is below the warning figure announced by the Department of Education, Severs said, that doesn't mean that UNL is not worried about the situation.

Larry O'Meara, regional director for the

Higher Education Assistance Foundation, said Bennett's action caught everyone by surprise.

O'Meara said he believed the ultimate responsibility belongs to the student borrowers.

"If they get behind and try to avoid creditors, it's the worst thing that they can do," he said.

Students should apply for a deferment instead of doing this, O'Meara said. He said several deferment options are open to students having trouble, including an unemployment deferment if the student is unable to find a job within the grace period.

Some educational officials in Nebraska argue that the Department of Education used gross defaults instead of net defaults and therefore the default figures are inaccurate.

After the six-month grace period has expired, the lender must wait 270 days before filing a claim, O'Meara said. Between the end of the grace period and 270 days the loan is considered delinquent, he said, and after that it is considered in default.

Even if the student later decides to pay off

the loan, it is still on gross statistics as a defaulted loan, he said. The net default statistics do not include loans that are eventually repaid.

All parties involved could do a better job, O'Meara said, including the lender, the institution, the guarantee agency and the student.

"The bottom line is to work with the lender when you have a problem," he said.

Nancy Wiederspan of the Nebraska Student Loan Program said there needs to be a partnership between schools, lenders and guarantee agencies to solve the problem of defaults. She said communication is the key to the process.

Bennett has said the Department of Education would track default rates for the next two years, and the schools that still exceed a 20 percent default rate would receive warning letters in 1989.

After this, Bennett's plan says, institutions will have a year to get their default rate in line. If they don't, steps may be taken that would lead to a suspension of their eligibility to participate in federal student aid programs.

# Stress study called wrong; Nebraskans face share of shakes

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person would develop more illnesses in stressful states. The researchers had hoped to prove this with the survey, he said.

Lansky said he was not surprised by the results of the survey.

Survey information was collected in 1982 and was finally compiled this year. In a survey done in 1976 from the same information, Nebraska was listed 50th.

Lansky said strong family stability makes Nebraska less stressful than other states.

Bahr disagreed that people in Nebraska feel less stress. He said it might have been less stressful before Nebraska became as modern as the rest of the country. He said he doesn't believe the factors used in the survey are a reliable measure of stress.

Stress is a result of biological, environmental and interpersonal problems that cannot be rated by a survey, Bahr said.

"Stress is pretty uniform throughout the nation," he said.

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