

Marshals sometimes collect overdue student loan payments

LOANS from Page 1

The writ of execution allows the marshal to confiscate what is necessary to cover the debt. The confiscated items are then advertised and sold to the highest bidder, Semisch said, and the amount is rendered against the debt.

If the dollar amount of the items sold is greater than the debt, the remainder is refunded to the student, he said.

Semisch recalled one instance in which a Corvette was confiscated. He said the owner came in the next day and paid \$6,000 on his debt to get the Corvette back.

If payments are set up to pay back the debt, the student can expect them to be much more than the original payments that was set up when the loan was taken out.

Semisch said payments usually run from

\$150 to \$250 instead of the \$30 to \$50 that was set up by the lender. The time period to pay back the loan is also much shorter, usually running from one to two years instead of, for example, the 10-year payback set up with some loans when they are taken out when the student is in school.

One reason many loans aren't paid back, he said, is that there may have been a perception that if the student debtor didn't make the required payments on the loan, there would be a large delay before action was taken because of governmental red tape.

That's not the case anymore, Semisch said. With the new program, the government can move just as fast as other creditors.

"The government shouldn't play second fiddle," he said. "Everybody wants their money first, but usually we're the oldest creditor."

Student support wanted No NU yearbook since 1972

YEARBOOK from Page 1

Some members of the committee are gathering information from other schools about how they run their yearbooks. Committee members are also contacting yearbook companies to discuss publishing prices, Schafer said.

Craig Gerdes, a junior marketing major, said UNL is the only Big Eight university without a yearbook.

Committee co-chairman Julie Naughton, a freshman news-editorial and broadcasting major, said many alumni do not know that the university's yearbook was discontinued in 1972.

In fact, according to a survey sponsored by the Alumni Association in 1985, many students do not know the university doesn't have a yearbook. The survey indicated that 15 percent of 130 respondents believed the university had a yearbook.

Right now, the yearbook committee needs more members. But members say they also

need student support for the yearbook so they can use student fees.

Gerdes estimated the book would increase student fees less than \$1 per person each semester. Fund A fees go toward the University Program Council, ASUN and the Daily Nebraskan.

Students would also pay about \$15 for the yearbook.

In a student government referendum on the 1985 ballot, 57 percent of student voters said they would buy a yearbook and pay the extra student fee if one was available.

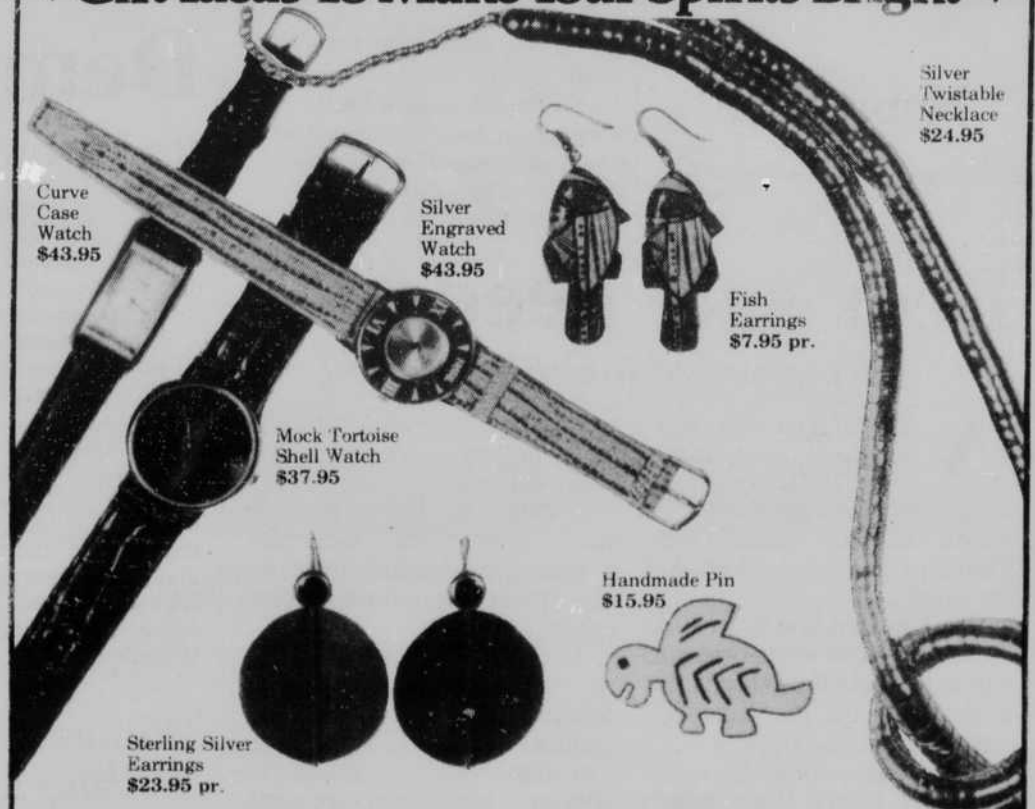
According to Kathy Shellogg, activities coordinator for the university's Campus Activities and Programs office, about \$20,000 is needed to start the yearbook.

The fees would be used to buy a personal computer, office furniture and photography equipment, Gerdes said. The yearbook committee is working to find a source of money.

"We hope to be able to publish a yearbook for the 1989-90 school year," Gerdes said.

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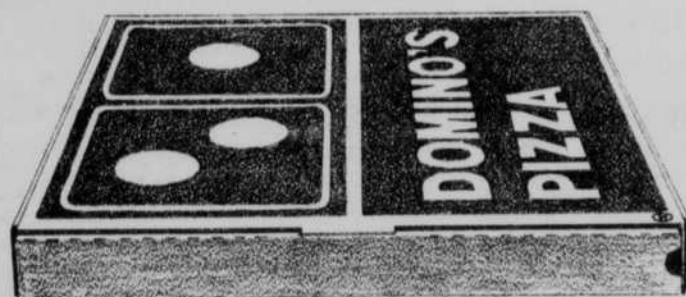


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