

Married-student housing has one-year wait

By Jennifer O'Clka
Staff Reporter

Married University of Nebraska-Lincoln students seeking campus housing and financial aid may have some difficulty.

Dee Borg, UNL Student Family/Faculty Housing, said students who are considering marriage should sign up for married student housing soon, because there is a one-year waiting list.

However, Borg said there are some advantages that accompany the wait for married student housing. All living units are close to campus, about a block from shuttle buses between the two campuses, and they offer couples an all-student community.

When married students live in a complex with other married students, they understand each other's needs, Borg said.

The university has apartments located close to East Campus in the University Park Apartments and several duplexes and four-plexes on Starr St.

Borg said one, two and three bedroom apartments are available to married full-time stu-

dents and their spouses and to students who are single parents.

Currently, students can rent one bedroom apartments at University Park for \$269 including utilities. Two bedroom apartments cost about \$300 a month. Two bedrooms in the duplexes or four-plexes cost \$305 plus gas and electricity and three bedrooms cost \$330 plus gas and electricity, Borg said.

Borg said all apartments are unfurnished except for a stove and refrigerator.

Because the university-owned apartments are full year-round, Borg said she can't show the apartments to anyone, but pictures and floor plans are available.

John Beacon, director of admissions and scholarships and financial aid, said getting married doesn't mean a student will receive more financial aid.

If the students fill out their aid forms before they get married and are still claimed as a dependent on their parents' federal tax form, Beacon said they will not be considered married when aid is distributed.

In order for two full-time students to re-

ceive the financial aid married students would, Beacon said they have to be dropped from their parents' taxes as dependents and must be married when they fill out financial aid applications.

If students are not married when they fill out aid applications, but are planning to be married, they still must report their current status, Beacon said. That status will not change during the year, he said.

If a couple plans to marry during the summer, Beacon said, they cannot wait until after they are married to fill out financial aid applications for next fall, because "priority students" must submit applications by March 1.

"The couple will have to weigh that against waiting until summer to be married," he said.

Beacon said two full-time students who are married when they fill out applications could receive more financial aid grants rather than loans.

However, Beacon said, if a student's spouse is fully employed, it is likely that the student still may not be eligible for financial aid.

Beacon said the Educational Planning Cen-

ter, 1300 O St., has information about the kinds of financial aid available to married students.

The couple should take their budget figures to the planning center to receive an estimate of how much they will receive, Beacon said.

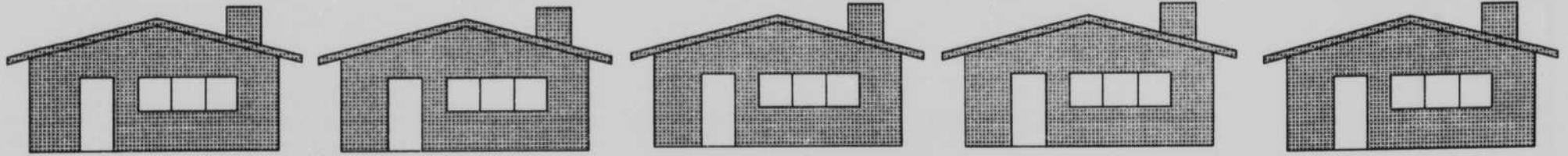
Cynthia Rivera, director of the planning center, said students considering marriage come to the center because computers can estimate their financial aid eligibility.

Rivera said if the couple wanted to wait until after March 1 to be married, the center would run an estimate of the aid they would receive if they filed before the priority deadline as a dependent and if they waited to file until after they were married.

If the student won't be eligible as a dependent, Rivera said, it may be beneficial to miss the priority deadline.

But waiting too long to apply for aid can force the student into borrowing more money, because most loan money already will have been distributed, Rivera said.

Beacon said that after consulting with the planning center, the couple can make an appointment with UNL's financial aid office to discuss available aid.



Colors

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other color or strong flowers because lavender "fades out at distances."

Jacobs also cautioned against using peach and pink together.

"They clash horribly," she said.

How far should brides carry their color scheme?

Jacobs said many brides carry their color schemes right down to their wedding invitations.

"If a woman has her bridesmaids wearing ruby-red dresses, she'll often try to have ruby-red accents on her wedding invitations," Jacobs said.

"Many brides even try to carry the color scheme down to the candles on the reception table."

Rowson said brides may even have the groom and his attendants wear the same colors as the bridesmaids.

"Some brides will have the groomsmen wear contrasting tuxes, and some will even have the groomsmen in the same colors as the bridesmaids," she said.

Mothers aren't exempt from color-coordinating either.

"Many brides will ask their mothers to wear a shade similar -- or contrasting -- to her bridesmaid's dresses," Rowson said.

Cakes

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works on both the altar at church and on the head table at the reception, she said. A tall arrangement can be set off to the side at the church and then set behind the cake at the reception.

Another important way to save money is to go to different florists

and get the prices for different kinds of flowers, Coppock said.

"Once you have the prices, you can sit down at the kitchen table with your mother and figure out what you want to do," she said.

Fresh flowers are just a little bit more popular than silk, Coppock said.

She said the prices for fresh flowers are not much more than those for silk.

Sometimes brides mix silk and fresh flowers, especially if the wedding colors are something that cannot be matched easily with fresh flowers.

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