



Butch Ireland/Daily Nebraskan

Rapkin

Cultural, economic differences noted

# Teacher learns in Japan

By Angie Anderson  
Staff Reporter

College in Japan is a time of leisure between competitive high school exams and a lifelong commitment to a firm, a University of Nebraska-Lincoln political science professor said.

Associate professor and department chairman David Rapkin taught and studied at Tsukuba University, 60 kilometers from Tokyo, from August 1988 to August 1990.

The Tsukuba campus on the surface appeared to be similar to any American campus, Rapkin said.

But beneath the surface, the university played a different role, he said.

Once accepted to a university, Rapkin said, the stress lessens.

It is not uncommon for Japanese freshmen and sophomores to take 30 credit hours a semester and nearly as many courses, Rapkin said. The large class load, however, prevents professors from expecting much from students outside of class, he said.

Socially, Rapkin said, Japanese students lag behind the average UNL student because high school students in Japan spend most of their time studying at night. There is not much time for dating and parties, he said.

When the students get to college, they are just discovering the social

“Japanese universities occupy a very different place in Japan’s society than do American universities,” Rapkin said.

Japanese high schools are competitive in preparing students for the test that determines which college or university they get into.

Rapkin linked the competitive atmosphere to Japan’s high suicide rate and the high number of students with psychosomatic illnesses.

About 50 percent of Japanese males and just more than one-third of Japanese females take the test and attend colleges or universities, Rapkin said, but these numbers are continually increasing.

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# Access to short-term loans appealing to many students

By Pat Dinslage  
Staff Reporter

The number of UNL students taking advantage of the quick availability of funds through the short-term loan program is increasing each year, a UNL loan official said.

Almost 3,000 students borrowed money on short-term loans during the 1989-90 academic year amounting to \$1.4 million, said Caroline Routh, assistant director for loans for the Office of Scholarships and Financial Aid.

That compares to about 2,600 borrowers

cannot exceed \$1,000.

Many students apply for the loans, which range from \$250 to \$1,000, at the beginning of the school year, Routh said.

“We have a lot of \$250 loans because you don’t need a co-maker (co-signer) on the loan,” Routh said.

Students use the smaller loans to pay their book bills or to pay their first month’s rent in off-campus housing.

Students often borrow short-term loan funds because they have not yet received their financial aid and they want to pay tuition when due, avoiding the \$20 late fee, she said.

Another reason often given by the student borrowers is that they prefer to make twice-yearly residence hall housing payments, saving about \$35. In September they don’t have all of the nearly \$1,200 needed, Routh said.

The short-term loans have a short processing time -- less than a week after application -- compared with other financial aid loans, Routh said. The maturity date, or due date, for the loans is between one and six months. The annual interest rate on the short-term loans is 9 percent.

The money available for the short-term loans is administered by the NU Foundation, Routh said.

“Most of the money available for short-term loans is off the interest from bequests to the foundation,” Routh said. “The principle keeps earning interest, as well as the interest the students are paying.”

“Students, by and large, pay off the loans on time or even early. So when the next person comes along, it’s (the funds are) there.”

The financial aid office has changed the application information sheet for the 1990-91 school year, Routh said. The form clarifies that the loan is due on the maturity date, not one day later, she said. Many students have thought that they had up to 30 days after the due date to pay the loan without penalties.

But after the due date has passed, the interest rate on the loan rises from 9 percent to 12 percent, Routh said. The late fee has been increased this year from \$10 to \$20. And after a default, any future loans require a co-signer who must be a blood relative or parent.

**More students are beginning to realize they can take money out and pay tuition and housing**  
Routh  
assistant director of loans  
Office of Scholarships & Financial Aid

during the 1988-89 academic year, totaling \$1.2 million in loans.

“More students are beginning to realize they can take money out and pay tuition and housing,” Routh said.

Routh said she hopes the number of short-term loans stops climbing even though most students are “responsible borrowers.”

“I think we’re doing a better job of educating students to plan ahead, to think about when school will start,” Routh said. “Once they go through that first year, maybe they’ll do better in June, July and August about thinking ahead and maybe do some financial planning.”

To be eligible for a short-term loan, students must be attending and registered for at least six credit hours, have at least a 1.5 grade point average and have no defaults on previous loans with the university.

Entering freshman do not have to meet the GPA requirement, said Dee Robinette in the short-term loan office.

A student may have more than one short-term loan outstanding at the same time, Robinette said. But the combined amount of the loans

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