

Financial aid changes making it tougher to get grants

More students must rely on loan money to pay for college

By Jody Holzworth
Staff Reporter

Jennifer McGinnis feels fortunate that changes in student financial aid occurred during her final year at the University of Nebraska-Lincoln.

Pell Grants have helped pay for much of her education during the past four years. But new federal regulations forced McGinnis, a senior engineering major, to take out student loans for the first time this year.

"I'm glad these regulations hit me as a senior and not as a sophomore," McGinnis said.

However, students with several years left at

UNL may not be so lucky.

McGinnis is one of an increasing number of UNL students taking out loans this year, partly because the new guidelines decreased the number of students eligible for Pell Grants.

John Beacon, director of scholarships and financial aid, said UNL students were taking out about 25 percent more loans this year.

Beacon said \$30.5 million in school loans had been taken out this year, compared to \$24.7 million during the 1992-93 school year.

Students also are receiving 20 percent less in Pell Grants, Beacon said. UNL awarded only \$6 million in Pell Grants this year, compared to \$8.5 million during the 1992-93 school year.

The maximum amount students can receive for a Pell Grant dropped from \$3,700 to \$2,300 this year, Beacon said. The federal government has \$2.5 billion less to contribute toward Pell Grants.

Beacon said more stringent Pell Grant guide-

lines, which were set by Congress in 1992, made it more difficult for students to prove independent status, which usually assures a Pell Grant.

To gain independent status under the old guidelines, parents would not claim the student as a federal tax deduction for two years, and the student had to earn more than \$4,000 a year.

To be classified as independent under the new guidelines, students must be one of the following:

- Twenty-four years old or older.
- A veteran.
- Married.
- Supporting other dependents besides a spouse.

The regulations were changed to prevent fraud, Beacon said. Parents who could afford their kids' education tricked the system by not

claiming them.

Beacon said the recent legislation led to more breaks for middle-class families. The new version of the Stafford Loan allows almost all students to get low-interest loans, but interest accumulates while the student is in school.

The new guidelines also increased the maximum allowance on the total of grants, loans and work-study, which has led students to take out bigger loans.

However, Beacon said, students should be careful not to accumulate too many loans. Many UNL students will graduate with as much as \$17,000 to \$19,000 in debt, he said.

Beacon urged students to request only what they needed to fund their education.

Some students may have to work more and attend school less, Beacon said.

"Drop back to half-time and get a job if you can't make it," Beacon said. "Don't take more loans than you can handle."

NEWS BRIEFS

Legislative bill puts architecture degree in statutes

From Staff Reports

Clarifying the status of the UNL College of Architecture's graduate program has spurred a legislative bill to clean things up.

Master's degree programs at the University of Nebraska-Lincoln are listed in state statutes, with the exception of the architecture program.

LB954 would add the architecture degree, which the college has offered since 1971, to the list.

Nebraska's Coordinating Commission for Postsecondary Education raised concerns that the architecture college was offering the degree without the authority of the Nebraska Legislature. Adding the college to the list would clarify the clerical issue.

"We need to put the titles where they belong," said Cecil Steward, dean of the architecture college.

LB954 was introduced last spring but carried over to this spring's legislative session.

Steward had discussions with Sen. Jerome Warner of Waverly, who introduced the bill in both sessions, to see if any revisions should be made to last year's bill.

Lost student found

From Staff Reports

A UNL international student was reported missing by his host family Tuesday, nearly four weeks after he was scheduled to meet with them in South Dakota.

University of Nebraska-Lincoln Police Sgt. Bill Manning said the student was supposed to meet with his host family over Christmas break but didn't show up. He also had a skiing vacation planned that he didn't attend, Manning said.

After talking with the student's friends, Manning said, police discovered he went to Mexico on vacation.

Jewelry stolen

From Staff Reports

More than \$4,100 in jewelry was reported stolen Monday from a University of Nebraska-Lincoln sorority, police said.

The jewelry, stolen from the Kappa Alpha Theta house at 1545 S St., belonged to one student, Sgt. Bill Manning said.

The theft occurred when the student was moving back into the house, he said.

University police have no suspects, Manning said, but the investigation is continuing.

Theft in fraternities and sororities is a continuing problem, he said, but there hasn't been an increase this year.



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