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Loan payments loom come May

Some students borrow too much

By Kara Korshoj
 Staff Reporter

Many UNL students will face the inevitable after graduation — paying off their student loans.

But some students may find they borrowed more than they planned or needed.

John Beacon, director of scholarships and financial aid at the University of Nebraska-Lincoln, said loan officers might offer a lot of money to students, but some didn't need to accept it all.

Individual students may qualify for as much as \$23,000 in student loans, Beacon said, and most students accept the entire amount offered them.

"That is where students get into trouble," Beacon said.

Beacon said students should try to live within their means and not borrow more than they absolutely needed.

"There is no forgiveness. You're going to have to pay it back," he said.

Beacon said UNL awarded \$30 million in financial aid per year, and more than 50 percent was through loans.

During the past two years, the average loan debt for an individual UNL student has been about \$10,000. UNL students had an average monthly payment of \$126 with 10 years to pay off the debt.

Harry Schaefer, a 1992 mechanical engineering graduate, said he wasn't too worried about paying off his \$12,000 in student loans. He pays \$120 every month with a 9 percent interest rate.

"It's a small price to pay for an education I paid for myself," Schaefer said. "If it weren't for student loans, I couldn't have done it."

He said he took more loans during his first years in college than he needed, but he didn't regret it.

"My student loans are something I'll mention in a (job) interview ... I worked all the time through school, and I am pretty proud of that," Schaefer said.

"Having a student loan is my own personal diploma. I did this myself."

Chuck Heermann, a junior English major, said his student loans helped pay for his tuition, books and part of his rent.

Heermann works to pay for groceries and personal items, but he said college would be impossible without financial aid.

Once he is out of college, Heermann said, his student loan debt would be enough to buy a nice car.

Loan exit session required for grads

From Staff Reports

UNL students who have federal student loans and are graduating in May must attend an exit session this week, or a hold will be placed on their transcripts, diplomas and any future registration.

All graduating students are required by federal regulation to attend an exit presentation if they received one of the following forms of federal assistance: a Federal Stafford Loan, an unsubsidized Federal Stafford Loan, a Federal Perkins Loan or a Federal Supplemental Loan for Students (SLS).

Students attending the exit sessions will learn about loan repayment options, deferment provisions, grace periods and consequences of default.

Sessions are scheduled for:
 • East Campus: Today and Tuesday at 12:30 p.m. and 4:30 p.m.

• Nebraska Union: Wednesday and Thursday at 10 a.m., 2 p.m. and 5 p.m.; Friday at 9:30 a.m., 12:30 p.m. and 4 p.m.

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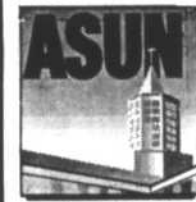
Wheelchair team to face UNL officials

Basketball game seeks to highlight issues of disabled

By Heather Lampe
 Staff Reporter

Rolling Thunder, UNL's intramural wheelchair basketball team will take on various coaches and campus leaders Wednesday as part of ASUN's Disabilities Awareness Week.

The game, pitting coaches and players of the UNL men's and women's basketball team against Rolling Thunder, could help show all students and faculty the difficulties disabled students face everyday.



Tom Allison, a graduate senator for the Association of Students of the University of Nebraska and co-chairman for the week, said he hoped planned events would bring light upon a population that often gets overlooked.

"It's important for people to realize what difficulties they face getting around on a college campus," Allison said.

Allison said tasks like taking notes, getting around campus on snowy days, reading books and taking tests are difficulties some disabled students face everyday.

"Hopefully, someday we won't have to have this week for this minority. This committee hopes that people will be judged equally without prejudice," Allison said.

"People need to realize that people with disabilities are no different than them. They have the same needs, wants

and aspirations," he said.

The wheelchair basketball game takes the place of past years' Wheelchair Wednesday, which put administrators in the place of disabled students by having them try to get around campus for a day in a wheelchair.

Charles Hamilton, an ASUN graduate senator and co-chairman of Disabilities Awareness Week, said Wheelchair Wednesday had done its job.

"Wheelchair Wednesday was good for those few years. It accomplished its main purpose of getting ruts cut in sidewalks for wheelchair users, but there was a concern on campus about how the day made students in wheelchairs feel degraded," Hamilton said. Other events planned for the week include a booth in the union providing information and literature on services for disabled students and ways other students can help disabled students.

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Big Eight Ticket Prices

	Basketball 1993-94 prices		Football 1994 prices	
	General Admission single game prices	Student--Season ticket	General Admission single game prices	Student--Season ticket
Nebraska	\$7	\$48	\$20/\$22/\$30	\$73
Iowa St.	\$13	\$48	\$18(\$9 day of game)	\$36
Missouri	\$19	\$82.50	\$22/\$19	\$68
Kansas	\$15	\$85 (includes football)	\$9	\$85 (includes basketball)
Kansas St.	\$12.50	\$75	\$10	\$42
Oklahoma	\$12	\$40	\$20	\$40
Oklahoma St.	\$16	\$120	\$18	\$42
Colorado	\$6	\$18/36 (with football ticket purchase)	\$25	\$22

Tickets

Continued from Page 1

said he did not know whether general admission ticket prices would follow suit.

Byrne said he was sympathetic with students' concerns.

"I remember what it's like to be a student," Byrne said. "And I know it's hard to take ticket price increases sometimes."

In order to make the students feel better about the price increase, Loudon said, better lines of communication need to be developed between the athletic department and the student body.

"I think the athletic director is very concerned about the student body," Loudon said. "But I think he needs to realize that there is a perception among the student body right now that they're on the raw end of a lot of deals. Students are starting to ask, 'Do I really matter at this university?'"

Byrne said the students did matter. "We're not trying to just spring this on the students," he said. "I do not want to change the atmosphere of the Bob Devaney Sports Center at all. I think it's great with the students on the floor, and we don't want to change any of that."

"I had no idea there had been a long-standing tradition of talking to students about ticket prices."

Loudon said that despite Byrne's compassion, some changes would be seen.

"I hope more students buy tickets," Loudon said. "But reality, and my sense, tells me there is going to be a big drop."

Football coach Tom Osborne said price increases were a problem both the football and basketball programs were forced to face.

"Student support is at the core of all your fan support," Osborne said. "I realize that raising ticket prices may not be perceived well by some of the

students, but sometimes it needs to be done."

Other schools, Osborne said, have used different ways to increase revenue for the athletic department.

Colorado, for instance, is able to charge only \$40 for football and basketball tickets combined. But Colorado has much higher tuition and student fees than UNL does.

"If we increase student fees," Loudon said, "we could probably get into football games for free. But I don't think students would be too happy if their fees went from \$180 to \$250 or \$260."

Another suggestion, Byrne said, would be to have students buy tickets at the start of the semester, possibly even including an optional charge in the tuition bill.

"If we can find some type of arrangement where the students buy the tickets when they have cash," Byrne said, "that might be the way to do it."

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