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Inside:
Correction: last week, the Daily Nebraskan stated that UNL received no funding from the National Institute of Health in 1992-93. UNL received \$3.7 million from NIH that year. See page 2.

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Lenders skeptical of new federal program

By Sean McCarthy
Staff Reporter

The federal direct-lending program has already become a reality on some campuses. The program, which has passed both houses in Congress, places more responsibility on the government to provide loans for students and eliminates lending from private sectors such as local banks.

"We don't see any benefit for a student," said Marcia White, vice president for corporate communications for the Foundation of Educational Funding. "The cost to the student is actually the same."

Under the current program, loans are supplied to the student by private lenders, such as banks. With the direct-lending program, money is supplied directly from the government and administered by the schools, White said.

As of July 1, 5 percent of the student loan volume involved direct-lending by the government. In the 1995-96 academic year, 40 percent of student loan volume would involve direct lending, a 600 percent increase from the year before, White said.

Chancellor Graham Spanier estimates that UNL would start enacting the direct-lending program in the 1995-96 school year, but would limit the program to incoming freshmen,

White said.

Agencies such as Neb-Help would face major adjustments with the direct-lending program, White said. All financial aid would be administered by the Office for Scholarships and Financial Aid, White said.

"We haven't seen any analysis to have adequate staffing for this change by UNL," said White.

When UNL decides to phase the program, students could have loans in two different locations — loans from private lenders and loans from the federal program, White said. Plans are in the works now to consolidate the outstanding loans into the direct-lending program, White said.

"One of the things that is a prospect is that the IRS would collect student loans, but that is not fully developed," White said.

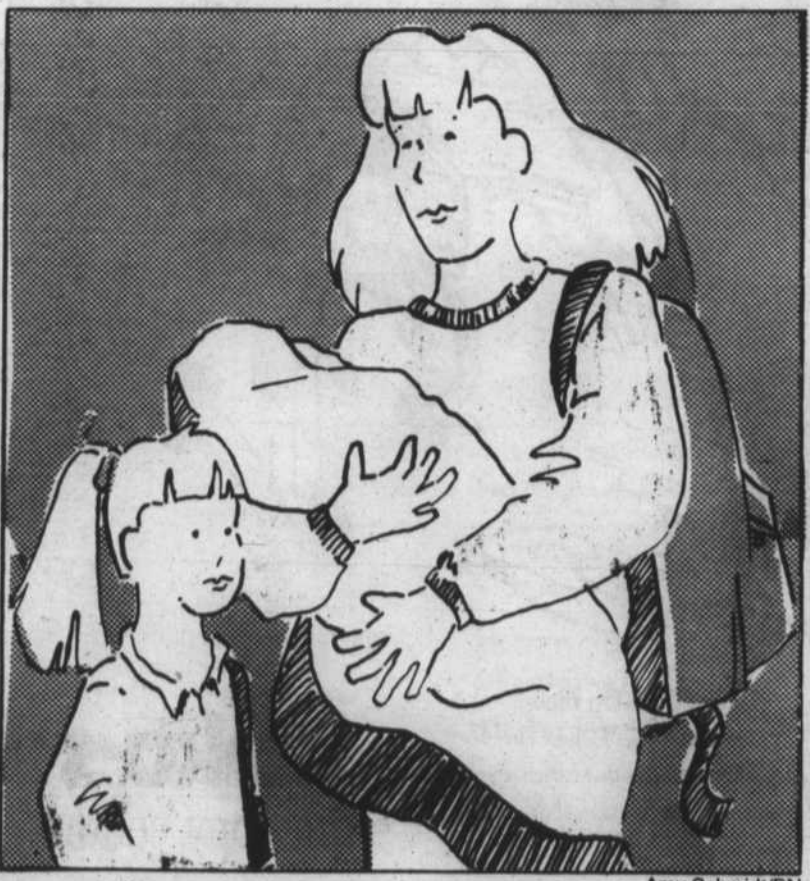
An addition to the direct-lending program is the income-contingent repayment program. In this plan, students would make a minimum payment for their student loans and pay an additional .1 to .2 percent for every \$1,000 they earn towards their loan payments according to an article in The Chronicle of Higher Education.

The program would also put a 25-year cap on payments. If the student still hasn't paid off the loan, the government would forgive the amount,

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Let the games begin!
Representing the 577 entrants in the aquatics events at the opening ceremony for the 1994 Nebraska State Games, these eager individuals were part of the 19,631 total competitors, which is a new record.
Jason Levkulich/DN



Amy Schmid/DN

Program to target family health

By Angela Jones
Staff Reporter

The University of Nebraska-Lincoln and Family Services are joining forces to improve health and nutrition services for students with children. A Women, Infants and Children Supplemental Food Program outlet will be opening September 8 in the lower level of the University Health Center, WIC Nutritionist Marcia Wallen said.

The WIC program provides nutritious foods to mothers of infants and children younger than five years of age. It also targets pregnant women and women who are breastfeeding.

"We feel we have not been able to reach students and staff adequately," Wallen said, "so we have decided to come to them."

With 24,000 students plus staff, there are many young people who are pregnant or have young children, Wallen said. These are the people she wants the program to reach.

"WIC is a public health program," said Sue Medinger, director of the nutrition division for the State De-

partment of Health. "Good nutrition is vital during pregnancy and breastfeeding to ensure healthy infants and for the growth and development of children."

The WIC program has four basic goals, Wallen said. They are to provide nutrition and health education, to encourage breastfeeding, to provide supplemental free foods and to promote regular health care through referrals.

"There are many people who could use nutritious foods to supplement their diet, but they don't apply for them because they don't think they qualify," Medinger said.

Many students are both income eligible and nutrition-risk eligible, Wallen said. A family of three can make up to \$23,000 a year, and a single parent can make up to \$14,000 a year and still qualify for the WIC program, she said.

We do about 7000 screenings a year and only turn away around 10 people, Wallen said.

WIC provides checks to buy fruit juices, cereals, eggs, milk, cheese, dry

beans and infant formula.

"We have a lot of students who have children, and the WIC program provides excellent services for the students and for their children," said Peg Blake, assistant vice chancellor for Student Affairs. "It provides them with the basic nutrition that everybody needs."

According to Marcia Wallen, for the last 20 years, the program has improved the nutritional well-being of millions of vulnerable children. But because WIC serves women and children in the lower-income brackets, people sometimes think WIC is a welfare program, but it's not.

WIC is available at more than 90 clinics sites located throughout Nebraska. The program currently serves approximately 33,000 participants each month. Participants can shop for WIC-approved foods at over 400 authorized stores across Nebraska.

"The most important thing is to have healthy babies and it does not matter who those babies belong to," Wallen said. "It is a savings to us all in the long run."