

Seminar explores ways to limit students' debt

By KASEY KERBER
Senior Reporter

The Office of Scholarships and Financial Aid has introduced a half-hour seminar to help students avoid the debt crunch college can cause.

Marty Habrock, outreach specialist for the Office of Scholarships and Financial Aid, said the short seminar

would help students better manage their money by setting up a budget and understanding credit-card debt.

Habrock said the first half of the seminar focuses on setting up and maintaining a successful student budget.

"We'll give out a form to students that will have them keep track of expenses," Habrock said. "Then we'll take into consideration fixed and non-fixed expenses."

Habrock said after a student's expenses were determined, the student's resources would be examined, and the two variables would be reconciled.

A closer look at a students' budgets might provide an opportunity to decrease students' debt before they get out of school, Habrock said.

"If a student is more aware of their resources, they might have to borrow less," Habrock said.

The second half of the seminar will focus on credit cards.

Habrock said credit-card companies target college students because they have lower incomes and usually can only afford to pay off the "necessary payment" on their statement. That allows the credit-card companies to make a profit on interest charges.


"For students who just pay the necessary amount, it might take seven to

eight years to pay off their debt," Habrock said.

The seminar also will focus on credit cards and their uses, keeping track of credit-card use and avoiding credit-card debt.

The seminar is available to interested students and student organizations. Arrangements can be made by calling the Office of Scholarships and Financial Aid at 472-2030.

<http://www.unl.edu/DailyNeb/>



Texas regents approve plan for tenure guidelines despite complaints

The Daily Texan (U. of Texas)

(U-WIRE) AUSTIN, Texas — System Board of Regents Thursday unanimously approved the set of new tenure review guidelines drafted by Chancellor William Cunningham, setting aside complaints that the changes threaten academic quality.

The Cunningham tenure review plan will establish a peer evaluation of all tenured professors every five years in addition to the annual reviews already in place. The deans of colleges and schools will have the power to appoint the members of those committees.

The UT System Advisory Council submitted their own draft last week for the board's consideration. The council's draft called for beefing up the annual reviews. They said the additional five-year review would only lead to more "bureaucratic wastefulness."

After acknowledging the favorability of the five-year reviews, the professors had asked that faculty members up for review be allowed to choose their peer evaluators. By appointing their own committees, they said a "true peer review" process would

be preserved.

The regents gave each of the System's component institutions a September deadline to further define post-tenure review plans that fall within Cunningham's guidelines.

"I think it will not only make (professors) more accountable to the university, but to themselves," said Bernard Rapoport, chairman of Board of Regents.

Before the decision, Ivor Page, chairman of the Computer Science Department at UT-Dallas, reiterated before the regents earlier concerns that the five-year reviews would keep qualified faculty from applying for professorships.

Justifying that doubt, a System news release announcing the board's decision was distributed moments after the regents' actual vote.

"We are obviously not overjoyed," said UT System Faculty Advisory Council Chairman Alan Cline. "We would have had to knock their socks off for them to change their mind."

Some advocates of the status quo still see tenure review as an attack on academic freedom.

Charles Zucker, executive director

of the Texas Faculty Association, said the future of tenure looks grim after Thursday's decision.

"It's going to change the standards for dismissal," Zucker said. "It's going to make it easier to get rid of tenured faculty members and make it easier for such administrators to retaliate against faculty."

Before the decision, Ivor Page, chairman of the Computer science Department at UT-Dallas, reiterated before the regents earlier concerns that the five-year reviews would keep qualified faculty from applying for professorships.

He also said potential faculty members might perceive the five-year reviews as form of term-tenureship they would have to reapply for at the end of each review.

Page said there had already been a case where a professor interested in a position at UT-Dallas withdrew his application on hearing about the recent push to revamp post-tenure policies.

On Sept. 20, Cunningham issued his draft to all UT System institutions. After establishing a committee to advise changes and suggest recommendations, a final draft was issued last week.

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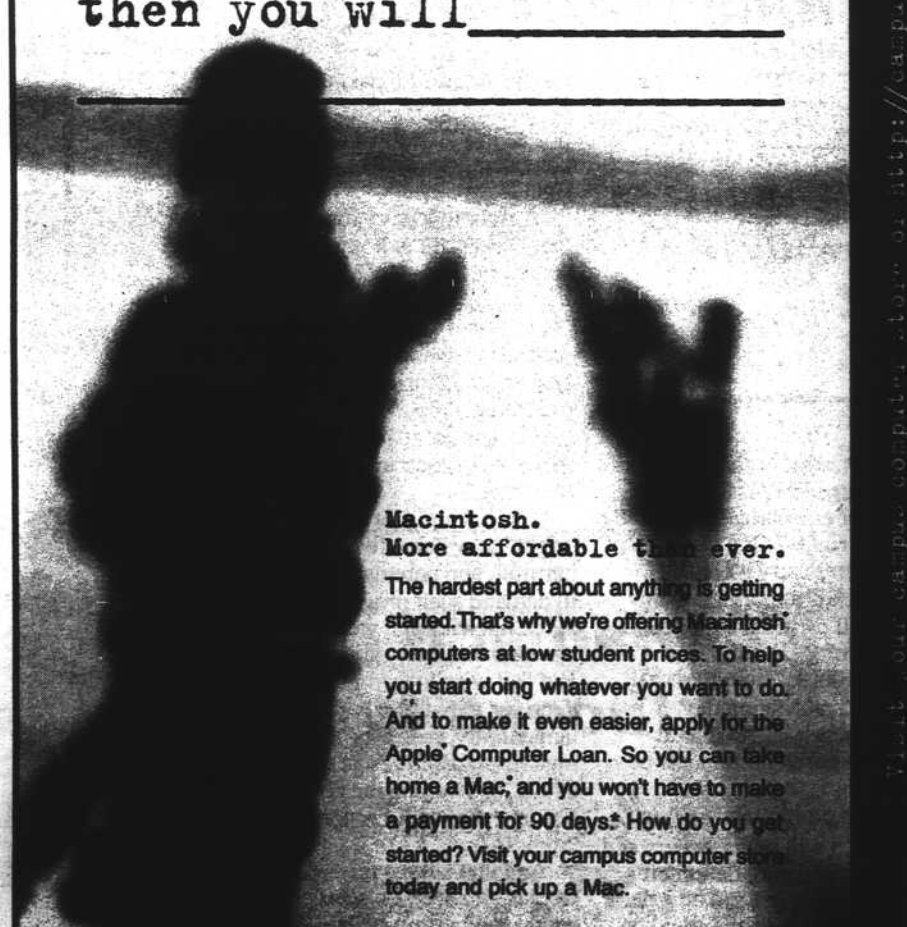
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Intervention program offers help to alcohol offenders

Penn State students redeem themselves, clear records

The Daily Collegian (Pennsylvania State U.)

(U-WIRE) STATE COLLEGE, Pa. — The university, in conjunction with local judges, wants to give students cited for alcohol-related violations a chance to redeem themselves and clear their records.

Both the Office of Health Promotion and Education and the Office of Judicial Affairs have approached District Justices Carmine Prestia Jr. and Bradley P. Lunsford with new penalties for alcohol offenders.

The initiative, which was implemented Oct. 15, sends university students found guilty of minor crimes — disorderly conducts and other summary offenses related to alcohol — to the Alcohol Intervention Program (AIP).

Natalie Croll, assistant director of the Office of Health Promotion and Education, said that while AIP had previously taken referrals of students cited for violations in Pennsylvania and New Jersey, the new program is the first time local district justices have done so.

Prestia, who has already referred students to the program, said it works well.

"Subjectively, much of what I see that comes through here is related to alcohol abuse in some form," Prestia said. "It may be a chance for someone to intervene and talk to these people one on one."

Students referred to the program must pay \$50 to attend four one-hour AIP sessions. This is considerably less than what they might pay without a referral.

Students found guilty typically pay a state-mandated fee of \$75 and an additional fine of up to \$300.

With the new referral program, students pay less and have the ability to clear their records. Upon successful completion of all four sessions, all charges are dropped, Lunsford said.

"We do have empathy for the problems that result from students drinking," said William Huston, assistant director of the Office of Judicial

Affairs. "We see drinking as an endemic social issue and the AIP as a collective and collaborative response to that high priority issue."

The first of the four educational sessions is an intake evaluation process, said Sharon Cahn, assistant coordinator at AIP. "High risk" students are referred to an addiction specialist; the rest, categorized as low to moderate risk, continue with the remaining three sessions, she said.

Depending on the risk level, an undergraduate or graduate coordinator directs the sessions.

In the second session, program participants learn facts and myths about alcohol, how to calculate blood alcohol level and how alcohol affects the body, she said.

The third session deals with date rape, women's issues and drugs other than alcohol, Cahn said.

The fourth session focuses on Pennsylvania's laws pertaining to alcohol, definitions and a student evaluation.

And the program seems to be having a positive effect on participants, she said.

"While we don't do follow-ups," Cahn said, "I have seen people come in here who have gained a lot of knowledge."

AIP also works closely with other intervention programs, she said.

The Youthful Offender's Program (YOP) handles cases not referred to AIP. Primarily, offenders of the Underage Possession and Consumption statutes are sent to YOP, which is operated by Wellspring from On Drugs, 236 S. Allen St.

Sharon Entenberg, Undergraduate Student Government president, feels the program fits well with USG's emphasis on alcohol awareness and education.

"This is a good program because it gives the students a chance to rectify a mistake," she said. "It goes well with our push for educational programs."