

Pass the buck

Students need to appreciate financial support



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I'm not sure that any one of us can truly appreciate the fiscal rug until it's pulled out from under us. Sometime in mid-July, my father turned to me in a rare, candid moment, and said, "I don't think we're going to be able to help you out much next semester." I bore the news as more of an affirmation than a declaration - in other words, I'd seen it coming. Several questions would necessarily arise in the months to come. After all, when you can't turn to your family, after twenty-odd years of oblivious dependency, to whom can you turn?

After briefly turning to my paltry checking account and even paltrier savings account, I came to the sobering conclusion that my lifestyle has been far from self-sufficient over the past two decades. I would next determine that I still value my health and my plasma too much to consider seedier methods of fund-raising - perhaps I'll donate my body to science once I'm no longer in need of it. Scholarship money seemed the next most promising of fiscal resources, but since I'd apparently already collected more than my "fair share," and still lacked the ability to run 40 yards in 4.2 seconds, I would have to be content with what I'd already been given.

Eventually looking beyond the immediate family for help, I would finally resort to calling on a very distant uncle. Uncle Sam may not be blood, but he and a wealthy investor by the name of Ford/Stafford, saw fit to stake their unsubsidized claim on

me. "You're a long shot, Kid," Sam said, slapping me on the back, "but I believe in you. That's why I'm prepared to offer you such a low, low interest rate. And hey, when you graduate in a couple years - but no hurry, right - go ahead and take six months off on me." Beaming with gratitude, I raised the collar of my polo shirt, in true Travoltian flair, and strutted out of the financial aid office with peace in my mind and a promissory note in my pocket. No more scraping by on soup and hot dogs for me - from now on, I'll live like a governmentally subsidized - make that unsubsidized - king. 'Cause the feds gave me a loan.

As the definition of the word "loan" began to resound over the carefree undertones of "Stayin' Alive" in my head, my collar fell back into its proper place, and my previously Travoltian gait soon came to resemble that of Scooby's pal, Shaggy. To an outside observer, this particular episode must have resembled *The Evolution of Man* - only in reverse; such is the onset of indebtedness.

Many students, with the support of their family as well as their prior academic - and yes, sometimes athletic - record, have managed to remain beyond the shadow of a debt; but, considering the rising costs of higher education, my own predicament could soon become all too familiar to the next fiscal bracket of college students.

Several students complain that despite their parents' apparent inability to finance higher education, they are not officially in financial need. Thus, it would seem that the overextensions of the parents, whether they are manifested in the form of house payments or car payments or their own college loans, inevitably perpetuate the indebtedness of their children. The trail of blame extends well beyond the "sins of the father (and mother)," however.

According to a recent article published in *The New York Times*,

and subsequently in the *Omaha World-Herald*, state-funded higher education programs are likely to face federal budget cuts in the very near future. In a balancing act that began with major revisions to such institutions as welfare and health care, public universities cannot be far removed from the same sort of financial scrutiny. Ultimately, such scrutiny is fostered by a growing concern about the national debt - our government's very own unsubsidized loan. And so, like any good conspiracy theory, the trail of blame leads right back to the bureaucracy, itself. Higher education, particularly at state universities, seems to have become simply another means of accomplishing the redistribution of debt from a national to an individual problem.

Where does the true responsibility of financing higher education lie? As one of the goals of his presidency, Bill Clinton announced that he hopes to make two years of college as common as a high school diploma. This potential policy would suggest that government may take a more active role in such financing despite the current trend in budget cuts, and considering the importance of some sort of

responsibility should lie in the hands of those who are to be educated. Considering how many students take their monthly contributions for granted, perhaps this is the most productive of the possibilities. G.P.A.s would likely



AARON STECKELBERG/DN

degree in today's job market, maybe it should.

Or perhaps the responsibility should remain primarily with the parents - they brought us into the world, so they should fully prepare us for our entrance into it. Ultimately, however, reality often precludes this sort of reasoning.

Finally, maybe such fiscal

increase, and incidents of drunken debauchery would decline, if not completely disappear, once students began investing in themselves.

The most realistic option would be if all three interested parties - federal, familial, and familiar - collaborated in the effort. But let's face it, when was the last time any two of

the three worked efficiently together? Now that I've passed the buck for my own indebtedness, how ever effectively, and offered a solution to the unsubsidized servitude of the multitude, the next matter at hand is the business of finding a loophole. Education is, after all, an atypical commodity - it can't be liquidated. If, after receiving my degree, I were to refuse to resolve my indebtedness, the government can't very well repossess my intelligence.



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I have four friends that are roommates and have until the end of the month to move out.

Their lease has not run out; they are getting evicted.

But my friends, Brooks, Chuck, Mike and Nick, are not getting kicked out for disorderly conduct. They did not host one too many parties that resulted in 50 naked drunkards singing 100 bottles of beer on the wall in the yard. They did not get kicked out for keeping a sloppy place, you know, the kind where only a giraffe can eat from the top portion of the lawn. They did not get kicked out because they were too loud and so the neighbors complained on a nightly basis. They did not get kicked out because they forgot to pay June's rent, then July's, then August's, then September's. They did not get kicked out for any of these reasons.

Actually, the only thing they did wrong was sign the lease.

If you're confused, then let me explain a little bit about the brilliance of a certain Lincoln ordinance. City ordinance 27.03.220 states that a family can live with only two unrelated people in the same dwelling. So if nobody in the dwelling is related, then a maximum of three people can live there. Ever heard of that ordinance? Not many people have; however, it does pop up in the news every now and again.

When my friends signed their lease, they didn't know that they were helping their landlord break the law. In fact, they were quite surprised when their landlord informed them that he had received a letter from the city telling him that he was in violation of the ordinance. He really had no choice but to be as flexible as he could be with his tenants but still he had to evict them.

An ordinance like 27.03.220 is absolutely ludicrous in a college town like Lincoln. The indiscriminately enforced law, created to help Lincoln's parking congestion problem, has no room in a city with four separate colleges.

Students oftentimes need to team up with friends to pay for rent.

Deserted dwelling

City ordinance unfairly strips people of their homes

"It is unfair to disallow four or more unrelated people to live in one place when the town's economy largely feeds itself from the university."

Usually the more bedrooms a house or apartment has, the cheaper the rent per bedroom is. With the grossly rising rates of tuition and housing, for some students, there's no other alternative in order to make ends meet.

UNL alone consists of about 20,000 undergraduates who generate millions of dollars into the local economy. It is unfair to disallow four or more unrelated people to live in one place when the town's economy largely feeds itself from the university. The student population deserves better from the city it helps boom.

Even if students do know about the ordinance when planning to live together, the fact that it is erratically enforced would cause several students to gamble in the hopes that they would not get caught. Because most living arrangements with four or more unrelated roommates goes unnoticed, it is reasonable to give it

a try when the situation arises.

But it is when the city does enforce the ordinance that causes trouble. Moving with little notice is hard work and is often expensive. To move means paying for a new security deposit, telephone hookup, electric hookup, gas hookup, cable, water, garbage, whichever are applicable. Paying for those items is a pain when it is a planned arrangement, but when tenants are forced to do it at the spur of the moment, the new expenses may not be possible to pay. I'd be curious how many students in the past 10 years have had to drop out because they were forced to move back home because they couldn't afford Lincoln after getting evicted.

Another thing I don't understand about the ordinance is why does it only apply to a single rental unit? For example: Why is Abel Residential Hall considered to be a

building containing more than 500 dwellings? Why isn't it one dwelling with more than 500 bedrooms? A four-bedroom apartment in Lincoln, according to city ordinance 27.03.220, would only allow three unrelated people to live there. If you look at the amount of land that Abel takes up, it is doubtful that anywhere else in Lincoln you could fit more than 1,000 tenants, most of which have cars that congest a concentrated area. Wouldn't it make more sense to outlaw the problematic parking in residence halls and allow for the parking congestion to be dispersed amongst several residentially-zoned blocks?

This problem is elementary. It just doesn't make sense to evict law-abiding, bill-paying tenants because they are not related to each other, especially in a town where it is necessary to room several people together.