

# Senate approves expanded student aid

(CPS)—The Senate approved a major expansion of student financial aid through the '90s, but dropped a popular provision that would convert the Pell Grant program into an entitlement.

Senate leaders decided not to bring up the entitlement issue for a vote, fearing that a defeat could ruin prospects for the entire bill. The idea still survives in a House student-aid bill, although it also faces opposition because of cost concerns.

Pell Grants would receive automatic funding as an entitlement, thereby avoiding the annual appropriations process that often leaves the program short of its authorized funding level.

Student groups expressed anger with the Senate's vote.

"We are outraged that the Senate did not take this opportunity to give all Americans the

ability to obtain a post-secondary education," said Tajel Shah, president of the United States Student Association.

"This sends a message to America's hard-pressed students and families that a post-secondary education is only accessible to those fortunate few with the means to afford skyrocketing tuition," Shah said.

Other student advocates expressed surprise at the news, but acknowledged that budget constraints made it difficult for senators to support the measure. "It's a tough economic and budgetary time," said Michelle Stent, vice president for government relations at the United Negro College Fund.

Should the House approve a Pell Grant entitlement later this year, the issue would go to a House-Senate conference committee for final resolution.

Despite inaction on the entitlement, the bill approved

by the Senate would extend programs under the Higher Education Act for another seven years. It would increase the maximum authorized Pell Grant from \$3,100 to \$3,600 by 1994. The bill proposes annual increases in subsequent years to bring the grants to \$4,800 by 1999. Nearly 3.8 million students receive Pell Grants.

Traditionally, actual appropriations have trailed those authorization levels. Current funding permits a maximum Pell Grant of \$2,400.

The bill also would broaden access to Pell Grants by making more middle-income families eligible for the program. Income eligibility for a family of four would increase from \$30,000 to \$42,000.

In addition, the Senate plan would raise the limits of many student loan programs. Maximum limits under Guaranteed Student Loans would increase

from \$2,625 to \$3,000 a year for first- and second-year students. The limit for juniors and seniors would jump from \$3,000 to \$5,000 annually, and the maximum for graduate students would increase from \$7,500 to \$9,000.

The Senate plan also would make it easier for families to apply for financial aid by providing a single needs analysis for all programs. The bill also would eliminate home equity as a consideration when determining financial need for families with incomes below \$50,000 a year.

Elsewhere in higher education, the bill would increase funding for programs to recruit and train future teachers. In addition, it would provide more funds for pre-college outreach programs, particularly for disadvantaged youth.

Similar to the fate of the Pell Grant entitlement, the

Senate also agreed to defer action on another controversial issue—replacing the current student loan system with direct loans administered by individual colleges and universities.

Under the plan, colleges would take over the duties of banks in processing and administering loans, with the Education Department in the principal oversight role.

Financial aid officers generally split ranks on the direct loan issue. Some argue that it could help schools by giving them more control over the loan process. Others said it could cause havoc in the system at a time when most colleges are facing budget cutbacks.

The idea isn't dead yet. Supporters of the direct-loan concept intend to bring their case before the Senate when it considers tax-cut legislation later this year.

## The Thinker



photo by Kimberley McGee

Karl Larcom, a sophomore majoring in finance, prepares for an up-coming midterm by attempting to read nine chapters in the 30 minutes before class.

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