

# Grant money dwindles, loans multiply

by Debra D. Bass

College students may graduate in greater debt thanks to the recent reappropriation of the Higher Education Act of 1965, which will go into effect during the 1993-94 school year.

Because of the reappropriation, college grant money has dwindled and loan limitations have tripled for some students.

"It costs less for the government to fund loans than to issue grants," said Judy Belanger, director of Student Financial Services. "Students will be in more debt when they graduate and that is not good."

President George Bush recently signed a bill that will increase the dollar amount of pell grants and is supposed to offer students more grant money than ever before. However, the law differs from the actual amount allotted by Congress.

"The law says \$3,700, but in reality it's \$2,300," Belanger said. "That amount doesn't cover inflation or all of the qualified students—everyone who applies will not receive that amount."

Several significant changes have resulted from the recent Congressional reappropriation. The plan includes changes in eligibility, new loans, higher loan limits, decreased interest rates, and more simple application forms.

Under the new reappropriation, students currently classified as single independents may experience a change in status, which may adversely affect their loan eligibility. Unless a student is 24 years or older, a Veteran, an orphan/ward of court, a graduate student, married, or has legal dependents (i.e. children), they will be considered as dependents.

Parent or guardian infor-

mation must be obtained for all dependent applications which will present a problem for students who are estranged from their parents or for those who do not receive parental assistance.

However, even those students who are classified as independents will experience losses in grant money under the new reappropriation. Those with an income of less than \$12,500 will lose an average of \$650 and those with an income of \$7,001-8,000 will lose an average of \$1,580. Married independents without dependents will also have lower pell grant eligibility.

New loan plans, like the unsubsidized Stafford loan, have been created to accommodate increased student needs. Loan limits and interest rates will be the same as the government subsidized Stafford loan. The difference is that students, and not the government, will be re-

sponsible for paying the interest which accumulates while the student finishes their schooling.

Loan limits for undergraduates will increase from the current maximum of \$17,250 for undergraduates to \$23,000 and from \$54,750 to \$65,500 for graduate students. For new borrowers who have no outstanding balance on any federal loan, the interest rate will be 6.94 percent—according to a variable interest rate which has a 9 percent cap under the new plan. Under the old plan the interest rate was fixed at 8 percent.

In the process of simplifying the application process, common forms now exist for students to apply for several loans with one application. And for some, major portions of the application have been omitted or can be skipped to make the forms more user friendly. The home and

farm equity portion has been removed which will give students with a high home/farm equity higher eligibility for aide.

Belanger offers students these words of advice: "Plan for a possible reduction in pell grants and a possible loan increase. Apply as early as possible, in January. Be accurate on application forms, because we are no longer allowed to perform in-house checks—so mistakes or omissions will delay the process further."

She added the reappropriation results will not be final until March 1993 and Student Financial Services will be providing information for new policies on a regular basis.

Several application workshops will be scheduled in December to assist students further.



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## Dropout rate on the decline

by Melanie Schoenfeld

In the fall of 1989, 1,916 freshmen enrolled at UNLV. Of the 1,916 students, 612 didn't return the following school year. The freshman dropout rate that year was 31.9 percent.

While that may seem high, the figure is misleading and, according to the Registrar's office, the dropout rate has been steadily decreasing since it was at a high of 38.5 percent during the 1985-86 school year.

According to Robert Ackerman, vice president for Student Services, dropout figures are

seen as either good or bad and people generally don't look beyond the initial figure.

Ackerman said the number includes anyone who does not re-enroll at UNLV, but the many reasons for someone not re-enrolling are varied and do not reflect the general dropout figure.

For example, no distinction is made between those who leave for academic reasons and those who transfer to another school. Because it is too expensive to track students after they leave, they are counted in the dropout figure whether they transfer to

another school or quit because of poor academic performance, Ackerman said.

Although poor academic performance may not be totally responsible for dropouts, one way to lower the dropout rate is to raise admission standards, Ackerman said.

According to Larry Mason, director of admissions, UNLV has been raising admission standards since the 1984-85 school year.

Beginning next fall, a 2.5 grade-point average and com-

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