

# Increased emergency loans decrease number of borrowers

**Until loans are paid back, students face collection agencies and registration holds.**

BY CYNTHIA SALINAS  
STAFF WRITER

In the past, the financial aid office has provided students with \$100 emergency loans.

Now the office has increased its limit to \$200 to provide additional help to student borrowers. But does the increase really benefit students?

Right now students cannot borrow money from the short term loan program because funds for the loan account are depleted. The account runs on a revolving funds basis and can only operate when loans are paid back.

Over \$40,000 is still owed to the emergency loan fund.

"The purpose of the loan is to help students in an emergency situation," Bursar Sharon Coomes said. "I feel the reason the money is drying up more quickly is the fact that the dollar

amount was increased to \$200. Before \$200 could be used to help two students, now it only helps one."

In other words, if students do not pay back the money borrowed within the 30-day time frame there is no money for other students.

"In my opinion the money is going faster because of the increase in the amount of the loan," Coomes said. "It is easier for a student to come up with \$100 than \$200 in 30 days."

Financial Aid Director Judy Belanger defends the increase in the amount of the loans.

"What can you buy with \$100?" she said. "What we're trying to do is also increase the amount of money in the program so that it will not be depleted as quickly."

"Students sign an agreement when borrowing from the program that states the money, in addition to a \$1 fee for every

\$100 borrowed, must be paid back within 30 days.

Because students have not made it a priority to pay back the money, other students in need are having to go without the service.

The new computer system being used is also contributing to the problem according to Coomes.

"Even if the money is there, the new computer take longer to show that the money is in the account," Coomes said.

Financial aid is trying to remedy the problem.

"We turn the debts owed into collection agencies and a stu-

dent's registration is put on hold until the money is paid back," said Karen Spica, student loan specialist. "Outside of those two things there is nothing we can do."

After a certain period of time, however, the controller's office abandons the owed debts.

"Once a loan is three years past due we write it off," Coomes said. "Last year we wrote off \$1,685 in outstanding emergency loans."

"It would have a greater impact on us than it does on the financial aid office," said Joel Kostman, student body president. "Because our funds are limited and there are so many organizations that need money we would be crippled when the funds are not returned."

Even if the money in the general fund ran out, there are a few groups of students who can still borrow on an emergency-loan basis.

The hotel college is only providing hotel majors with the emergency loan service.

Annette Kannenberg, assistant to the dean of the hotel college, said the hotel college has its own money that allows them to provide the valuable service.

An endowment was given to the hotel college several years ago. One of the stipulations was that the money given to the Hotel College must only go to hotel majors, Kannenberg said.

*"I feel the reason the money is drying up more quickly is the fact that the dollar amount was increased to \$200. Before \$200 could be used to help two students, now it only helps one."*

Sharon Coomes, bursar

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