

DOLLARS

Sending kids off to participate in medical research for cash used to be a tacky punch line from a Monty Python skit, but "biological marketing" has become a viable money-making opportunity for college students trapped between rising tuition and a flooded job market.

It's like this: Pharmaceutical companies employ Contracted Research Organizations, or CROs, to test experimental drugs (only with the blessing of the FDA, of course). Medical research in the United States is the most highly regulated in the world, and CROs are considered very safe — one successful lawsuit can ruin even the largest corporation. On the other hand, it's interesting to note there are more guidelines for research on ani-

largest CRO, Pharmaco LSR.

One such participant, Paul Gordon, paid Pharmaco \$180 to remove his wisdom teeth (three were free but the fourth was charged for). Free or discounted wisdom tooth removal is a prelude to testing new painkillers. The subject's teeth are removed by a professional dentist under an established market anesthetic, but after the drug wears off, the subject is given either an experimental painkiller or a

such a lot of money," she says. "It was enough money to get me through three months. I'd do it again in a second."

Obviously, being a guinea pig isn't for everyone. For those of you who think CROs are nothing but dangerous corporate pimps of biological prostitution, there are ways to cash in on your everyday bodily functions — like donating plasma or sperm.

As with medical research, donating will often get you a free health screening, but that's about where the similarities end.

When giving plasma, donors are hooked up to a machine on loan from Orwell's Room 101 that separates plasma from red blood cells. The process takes about an hour, depending on the donor's weight and blood flow. For this, you receive \$11 to \$17; you can donate up to twice a week.

Sperm donation is sort of the antithesis of giving plasma and is great work — if you can get it. Donating sperm is basically like being paid to wash your own car: You're getting money for something you'd normally do anyway.

To qualify, though, you must be nearly ideal in genetics, health and education. Typically, guys have to be 18 to 24 years old, enrolled in college and able to make a six-month commitment (a commitment!?). As if that weren't enough, a donor also needs to produce optimal samples in terms of sperm count, white blood cell count and other factors. Here's the payoff: If accepted, participants make around \$40 per acceptable sample; they can donate as many as three times a week.

Beats waiting tables any day.

■ James Hibberd, *Daily Texan*, U. of Texas

Jody Leese, *Temple U.*, contributed to this article

Everybody Needs Some Body



mals than on humans. You make the call.

Participation in medical research can pay big bucks, so the perpetually broke college student is an easy mark. Furthermore, the FDA requires that the first round of human testing (ominously titled "Phase I") be performed only on optimally healthy individuals. Therefore, students — traditionally male students — have always been in high demand and typically compose 60 to 70 percent of a CRO's volunteers.

"We try to cater more to our student population," says Kay Ely, community relations administrator for the world's

placebo. Gordon got the placebo.

"I was miserable, and I complained the pain was too great. They would have given me something else if I had insisted, but they were putting pressure on me, saying, 'Well, those girls over there just had the same procedure you did.'"

Despite this, Gordon isn't bitter about his experience with medical research and is grateful for the \$800 he saved by having a CRO doctor perform the operation.

Another student guinea pig, Lauren Morgan, 22, sold her body to science between semesters at Chatham College in Pittsburgh.

For two days, Morgan was strapped to a chair. Needles in each arm administered antidepressant drugs and took blood samples once an hour. Nurses recorded her moods and eating habits. Think that's uncomfortable? The third part of the test involved a lumbar puncture — doctors drew fluid from Morgan's spine to evaluate her body's reaction to the drugs.

"I was desperate, and \$750 seemed like

CLASS

Those breezy 14 hours you spend in the financial aid line every term may soon be a thing of the past.

Thanks to new legislation passed by President Clinton, taking out a student

U. "There is layer after layer of rules and regulations."

Previously, loans were often bought and sold among banks, making it hard for students to keep track of who owned their loans. With the new program, the only lender is the federal government, which makes for less confusion.

This is the first academic year for the new program, in which 104 schools are participating. More schools are expected to participate after Congress reviews the program later this year.

"The primary goal is to make college more affordable," says Leo

Kornfeld, senior adviser to the secretary of the Department of Education. "[The program] is based on customer satisfaction."

One way the direct loan program satisfies its customers is by tailoring repayment plans to fit students' needs after they graduate, Kornfeld says.

Students can choose from four repayment plans:

- **Income Contingent Plan:** Students with certain incomes can extend their repayment period to as many as 30 years, thereby decreasing monthly payments. Note that students who choose this option may shell out more than double the sum originally borrowed due to interest charges.

- **Standard Repayment Option:** Stu-

dents are required to pay a fixed amount (at least \$50) monthly for up to 10 years.

- **Extended Repayment Option:** Students can extend payments over a period of 12 to 30 years. The fixed monthly payment may be lower than it would be under the Standard plan, but accumulated interest will be higher.

- **Graduated Repayment Option:** Payments are lower at first, then increase every two years over a period of 12 to 30 years.

For Brittany Grimes, a sociology senior at the U. of Michigan, the transition to direct loans was welcome. Grimes, who has a total of \$5,000 in loans — some under the old loan program, some federal — says she likes the flexibility of the income contingent plan.

"Allowances should be made," she says. "You can only pay back what you have."

Eventually, graduates who already have a

conventional bank loan will be able to have their loans consolidated by the federal government and take advantage of the new repayment options.

So the next time you ask yourself what Clinton's done for you lately, remember this little goodie. Maybe he's all right after all.

For more information, write:

The Ford Federal Direct Loan Program, Servicing Center, P.O. Box 4640, Utica, NY, 13504-4640

■ Christine MacDonald, *The State News*, Michigan State U.

Loan Rangers

loan may no longer mean filling out piles of paperwork and waiting weeks for a check. The new William D. Ford Direct Loan Program is eliminating intermediaries in the loan system, which some say will speed up the process and get checks into students' hands more quickly.

Currently, taking out a loan usually means dealing with both a university's financial aid office and a lending institution or bank. Under the new regulations, lending agencies and guaranteeing agencies are excluded, leaving the federal government as sole lender.

The old program had become a bureaucratic maze, says Thomas Scarlett, director of financial aid at Michigan State

DIRECT STUDENT LOANS

The new Income Contingent Repayment Plan



This example shows a single borrower, with no dependents and a \$15,000 Adjusted Gross Income, repaying \$15,000 in Direct Subsidized loans at 7.43 percent interest of the Income Contingent Repayment Plan.

Loan Amount	Adjusted Gross Income	Beginning Monthly Payment	Ending Monthly Payment	Number of Years In Repayment	Total Repayment
\$15,000	\$15,000	\$85	\$215	19	\$31,233

Source: U.S. Department of Education