

Students, schools dropped under new congressional plan

Congress is preparing to kick thousands of college students and hundreds of schools from the new direct loan program. Approximately 2 million college students at more than 1,350 schools have direct loans.

Under direct lending, students bypass the maze of lenders and other middlemen that compromise the old guaranteed loan system and borrow directly from the federal government through their campus financial aid office. Eliminating these middlemen saves taxpayers billions of dollars. And students are given the option of paying back their loans as a percentage of their income, so that they can repay the loans more easily.

"Congress is pitting students against special interests," said U.S. Secretary of Education Richard W. Riley. "Partisan politics are winning out over common sense and the best interests of students, schools and taxpayers. Returning to the old loan program means wasted time and hassle for students when they take out their loans, but it also means preserving billions of dollars in profits for all the middlemen that make up the old system."

Recently, Congress changed the accounting rules to show that direct lending costs more. However, respected economists disagree. For example, Lawrence Lindsey, a Bush appointee to the Federal Reserve Board, said, "As long

as it is necessary to provide a profit to induce lenders to guarantee student loans, direct lending will be cheaper."

Riley said students like the program because it's faster and easier. They work directly with the school's student aid office instead of shopping around for a lender and waiting for the bank to process the paperwork and forward it to the school. As a result, loan money is available in days rather than weeks. And direct lending offers flexible repayment options, including one based on income, which gives borrowers greater control over their finances and career choices, and decreases the likelihood of defaulting.

The House and Senate are expected to hammer out their versions of the budget reconciliation bill. The House voted to kill direct lending altogether, which would force all schools and students now in the program to revert back to the less efficient and more cumbersome bank-run program. The Senate imposed a 20 percent cap on direct lending, which means that about half the students with direct loans would have to return to the old system.

Direct loans currently account for nearly 40 percent of total student loan volume.

Jane Glickman works for the United States Department of Education

Guest Column

JANE GLICKMAN

Get it in, but get it right

Usually you'd find "Otis & Arthur" in this space on Thursdays, but we need to take the time (and space) to address the student body again about letters to the editor.

Just by way of example; we ran an editorial last week, on the 25th, about the Student Senate. Like many items appearing in these pages, it generated something of a response from the student body, and, not too surprisingly, from members of the Senate itself in the form of "Letters to the editor."

Wonderful! That's exactly the type of interaction which should be occurring in a newspaper representing any community, whether it be that of Las Vegas, or the campus community of UNLV.

We've said it before: your letters and responses and guest columns are **welcome** and **wanted**. We love receiving them, we love reading them. Most of all, we love knowing that the work we do reaches readers, who then exercise their right and option to agree or disagree with us.

That's the system, and it works when you work it. But work it right! In the last week we've received some really good feedback on last week's editorial. But many of the letters received can't be used, since the contributors forgot to include their Name, and/or their Class standing (Junior, Senior, etc.), and/or their Major!

Every week, every issue in fact, we extend the invitation to submit materials to the *Yell* at the bottom of the Opinion page. That invitation is open and sincere, but the policy of this newspaper is clearly stated, for those who bother to read a little further.

A Closer Look

S.T.

SUTHERLAND

Letters to the editor should be typed, double spaced, (preferably on Mac Disc in Microsoft Word) and include Name, Class, Major.

Name, Class, Major. (Just for those who didn't get it the first time.)

As usual, we look forward to hearing from you. So does the student body.

By the way, would the ex-Senator who contributed the laundry list of "ten things wrong with UNLV, the Student Senate, and *The Rebel Yell* please re-submit, with your NAME, CLASS, MAJOR, so that we can include your material in the Opinion page?

Better yet, come see us! Some good ideas there for an article!

Thanks all! Can't wait to hear from you!

S.T. Sutherland is the Opinion editor of the Rebel Yell

Letters to the editor

Pay raises raise ire

To the editor:

I would like to (comment on) the "Senators for sale?" Opinion piece printed on January 25th, 1996.

In regards to pay raises for the Senate, I would like to point out that some Senators, myself included, were opposed to the bylaw as it was passed. The 25th session voted to go from no compensation for the time put in to \$50 per meeting and six credits per semester. While I was not opposed to some pay for the hours put in, I thought it should have been much less. I was not in the majority.

As to the "mega-bucks" spent on a trip, I am unclear as to what is being referred to. Trips taken are strictly taken for business, not for pleasure and the amounts expended must be within University travel guide lines.

With regards to the issue of Sen. Carl Tolbert, he has now formally resigned his position as representative of the Greenspun School of Communications (sic). At no time, however, did the Senate hold a special meeting to clear Tolbert. Instead, a committee was formed to investigate the situation, but due to his resignation it is now a mute point.

Director Toby Cole is another

situation all together. While Cole admittedly did not make the minimum semester grade point average to maintain his position, there were extenuating circumstances. Director Cole claims to have dropped two classes through the TOUCH registration system that later appeared on his report card as F's. These two classes caused his G.P.A. to fall below the standard for the semester, his cumulative average is still within requirements of the CSUN Constitution. A constituent of mine came to me with a similar TOUCH problem before the situation arose.

Without any evidence, however, I could not vote for Director Cole, but could not vote against him either in light of my constituent's situation. I abstained on the vote.

I will stand behind any vote the Senate makes. I do not always agree with the majority but like our Local, State, and Federal government majority rules. I am not for sale. If the student body feels that their Senator is not representing their interests then they have a job to do. It is the students responsibility to be more informed about the candidates and the issues. But, more importantly to vote.

Leia Fleischman
Senior
Fine and Performing Arts
Senator

Service bites

To the editor:

Yesterday morning I went to eat breakfast at the cafe. I come to discover that the portions are half as big as they used to be. At lunch, the Chic-Fil-A wanted to charge me fifty cents extra to add tomato to my sandwich. The manager on duty tried to explain to me that food cost and labor cost was SO high that they could no longer carelessly give an extra slice of tomato or bacon, so they are now watching everything that is dispensed.

I usually eat at the cafe or on campus, but I am no longer going to. The manager told me that UNLV does not get any proceeds from funds generated by these concession stands. So, I would like the students to join together to show these businesses that the convenience that they think they are providing is a joke, especially when IN-N-Out Burger, Del-Taco, Carrow's and Moose McGillycuddy's are just across the street.

They will serve YOU and their prices are better. I don't mind spending my money on convenience, but I won't spend it on insults. I go to places like 7-11 because they offer a convenience, but the cafe offers excuses and is taking advantage of the students at UNLV.

Carlos Aguilar
Senior
Social Work

THE REBEL YELL

The Student Newspaper of the University of Nevada, Las Vegas

UNLV
4505 MARYLAND PARKWAY
LAS VEGAS, NV 89154-2011
PHONE (702) 895-3479
FAX (702) 895-1515

LETTERS TO THE EDITOR SHOULD BE TYPED AND FEWER THAN 300 WORDS. THEY MUST INCLUDE NAME, ADDRESS AND TELEPHONE NUMBER. WRITERS AFFILIATED WITH UNLV MUST INCLUDE CLASS AND MAJOR, OR FACULTY/STAFF POSITION. LETTERS ARE SUBJECT TO EDIT FOR LENGTH AND CLARITY.

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The Rebel Yell

encourages students, faculty and staff to write letters to the editor. Letters should be formatted double-spaced on Macintosh disk in Microsoft Word, (or typed if you are technologically challenged), and include the author's name, address and telephone number. Writers affiliated with UNLV must

include class and major, or faculty or staff position. Writers requesting their name be withheld must include their name and telephone number for verification. Letters submitted without this information will not be printed. Letters are subject to edit for length and clarity.