

**YOUR MONEY**

**How to Find Out If You Are Eligible for College Aid**

News USA

(NU) - Except for filling out income tax forms, no paperwork is more frustrating and prone to mistakes than calculating the cost of "post-secondary education" — including college, university, graduate or professional school — and determining whether you can get financial aid.

Many families rule out a college as too expensive without first finding out that they can get help. So experts agree that it's best to plan well ahead of time in order to take advantage of the financial assistance available, not only to families of low to moderate income, but to those who might be considered quite well off.

"Don't wait until the last year of high school," advises Jim Zimmerman of American College Testing of Iowa City, Iowa. "It's already time to think about how much you will pay for educating children who are graduating in 1997 or 1998, and it's wise to look ahead for younger children, too."

Among the most helpful and inexpensive tools available is the "Financial Aid Need Estimator," a service provided for \$7.50 by ACT. It will help students and parents answer the following crucial questions:

- How much will college actually cost?
- How much of that will my family be expected to pay?
- Will I qualify for student financial aid?

• What can I do to begin planning ahead to pay for college?

The financial aid estimator is a confidential service that uses your answers on an easy-to-complete, one-page form to generate a best estimate of a student's eligibility for federal aid.

"Many families think they won't meet requirements for financial aid and fail to ask for assistance," says Zimmerman. "As a result, they may choose schools simply on the basis of cost, or decide not to apply for postsecondary education at all. With more information, these families might make some very different decisions."

The estimator service identifies costs at as many as three schools under consideration by a student, and estimates how much the student and family might be expected to pay at each school.

The report also includes estimates of eligibility for the federal Pell Grant, application deadlines, information about financial aid programs offered within your state and a cash flow calendar to help identify education-related expenses.

The estimator service is to help you plan and does not substitute for a federally approved aid application. Nor does it apply to students who are financially independent of parents.

For additional information on college financial aid planning, or to order a supply of estimator forms, call 319-337-1615 or fax 319-339-1527.

**DIALOGUE**

**Special Education Cannot Be Allowed To Continue As Is: Its A Matter Of Survival For Black Youth**

By Bryant Mason Senior  
Fellow Phelps-Stoke Fund  
(Part 1 of a 3 part series)

*"There are too many children of color in special education who have been taken off the express train and put on the local. The local never catches up with the express."*

Too many school systems across the country have built high walls which separate special education students and general education students. In place of distinct teaching methodologies for these two groups of students, the focus should be on greater flexibility in selecting and funding only those proven teaching programs that allow more effective instruction for all students.

This approach is based on the research that substantial student improvements occur when teachers accept responsibility for the performance of all their students. The success for special and general education students in one classroom would be the product of the joint interaction.

Presently, in New York City there are 130,000 students in special education; 300,000 in New York State; and five million in the nation, a high percentage of whom are children of color. The cost of special education in New York City alone amounts to \$1.67 billion, \$600 million of

which is spent on evaluation and placement. In New York City, it costs \$6,394 to educate a student in a conventional classroom and upwards of \$19,208 to educate some severely handicapped students. The overall outcome results are not uniformly impressive for higher expenditures.

Special education serves a purpose in certain situations. Severely handicapped students in New York and in some other states are enabled to learn and bloom with specialized teaching. The problem has been the arbitrary creation of a category called "moderately handicapped" that includes some very normal learning disabilities such as hyperactivity, lack of attention span, and slow learning. In inner cities and suburban areas across the nation, special education for more "moderately handicapped," is a dumping ground for children of color. These children are placed largely on diagnoses based on social and psychological criteria. Calipers

used include measured intelligence achievement, social behavior and adjustment, communications and language problems.

Across the nation, Black students are twice as likely to be in special education as white children. The rates are much higher based on some academic studies. Federal studies suggest that these same students perform better in regular classes

with extra support.

Parents and advocacy groups have leveled complaints that special education systems mislabel thousands of children, isolating them often with uninspired teachers in classrooms which range from tutoring to placement in one of New York City's 61 special education schools from which few are ever returned to

(See Dialogue, Page 21)

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