Middle income affected

Banks leery of student loans

By MARK KROEGER

Changes in the Federally Insured Bank Loan (FIBL) have caused banks to back off from the program this fall, according to Lee Watkins, assistant director of financial aid.

The changes, which became effective March 1, 1973, curtail the student whose family is in the middle income brackets from receiving interest benefits. Students whose family's adjusted income was less than $15,000 were eligible for interest benefits before the change went into effect.

More on financial aid—Page 2

Students having adjusted family incomes between $9,000 and $16,000, previously qualifying for interest benefits, will now have to pay the 7 per cent rate.

The student must meet the same criteria to gain interest benefits as he would be qualified for an educational grant. In order for the government to assume the 7 per cent interest charge on the loans, the students adjusted family income must be less than $9,000 per year.

According to Watkins the FIBL program has been in existence for approximately five years and many banks had gotten acquainted with it. "Western had begun referring students to banks that were accepting the program, but with all the recent changes they (the banks) are backing off again," he said.

He also cited skyrocketing interest rates, which are currently at 9 per cent, making it unprofitable for banks to give a long-term loan at 7 per cent. The government pays 1 3/4 per cent interest on all non-subsidized loans, but, this still does not make it attractive enough.

The red tape involved in this program, said Watkins, also makes banks wary of granting the loan. "The United States office of Education is not properly staffed for the program. The banks will formally submit requests for payment of the insured interest benefits, and it can take from six months to one year just to process the request," Watkins said.

The fact that 28 per cent of students who received the loans nationally while attending college have failed to make payments on them has caused banks to take a "hand off attitude."

Dwight D. Eisenhower, vice president of the Citizens National Bank of Bowling Green, said the bank would accept loan applications from students who had received one through the bank before. "We've already leaned more than our board of directors allowed," he said. He also said, citing the fluctuating interest rates, that it was not profitable for the bank to grant any more loans through the present program.

Terry Hale, trust officer for the American National Bank, said loans are being granted to juniors and seniors whose parents are customers of the bank. This is the first year American National has participated in the FIBL program.

"We feel that there are more risks when loaning to freshmen and sophomores. The upper classmen are more stable and less likely to quit," Hale said.

 Watkins said public opinion has been strongly opposed to the changes that he expects the program to revert to its previous status.

CLEP can aid early graduation

By SCOTT JOHNSTON

Four more years?

You may not have to be here that long to get a degree. Now, more than ever, the College Level Examination Program (CLEP) can help you graduate sooner.

CLEP enables students to obtain college credit for knowledge they have gained through formal or informal education.

Two types of CLEP tests, general and subject, are offered. The general examinations are objective tests that measure achievement in five basic areas of liberal arts: English composition, humanities, mathematics, natural sciences and social sciences/history. A student can earn up to six hours credit for each of the general exams. Two students last fall took all five of the general exams and were awarded 30 credit hours.

The subject exams test for specific college courses not covered by the general exams. Credit awarded for subject exams varies with the exam or exams taken.

Last fall, 19 students received a total of 291 hours credit from general and subject exams. Since then, participation in CLEP has increased significantly, according to information supplied by Dr. Stanley Braddock, director of the University Counseling Services Center.

General and subject exams will be administered this semester on Sept. 10 and 11, October 15 and 16, Nov. 12 and 13 and December 17 and 18. The exams will also be administered during the spring semester as well as the summer session.

Students wishing to take exams should register at the counseling center. Room 406 in the College of Education Building. Registration for general exams should be completed at least one week before the test date. Subject exams should be registered for at least three weeks in advance.

Usually, it takes six weeks for exam scores to be reported to the University and the student. Upon receipt of the scores, the Registrar's Office will notify the student of the number of credit hours earned. Such notification generally takes one to two weeks. Students may also earn credit by taking departmental examinations. These tests may be taken for any course listed by the department as satisfying a requirement in any of the six categories.

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Smile!

Talisman sets picture dates

Individual pictures for the 1974 Talisman will be made Sept. 10-14 from 8 a.m. to 5 p.m. in Downing University Center, Room 230.

Anyone who did not have a picture made during the spring semester, or who was not pleased with the picture, may have a picture taken with no obligation to buy. Seniors will receive four color poses and underclassmen will have two color poses. The pictures are again being made by Rappaport Studios.

If possible, men should dress in ties or sport coat. Women should wear a dark blouse or sweater.

For the best picture, students should come early in the week when the photographer can spend the maximum amount of time with each student.

Students must present I.D. cards to have pictures taken.

Boogie men

A HOT AUGUST night was made even warmer by the music of spicy rock group Ginger from Champaign, Ill. The five boys and entertain-
Opportunity grants available to new freshmen

By JUDY BRANHAM

An estimated 50 to 75 per cent of the incoming freshmen are eligible for benefits under the new Basic Educational Opportunity Grant (BEOG) program, according to Lee Watkins, assistant director of financial aid.

BEOG is a new program appropriated by Congress this year and, according to Watkins, underfunded. "The program requires $622 million for full operation but was only funded $122 million," said Watkins.

"As a result, Congress took action to make sure that BEOG funds were available only to incoming freshmen. Further action by Congress resulted in basic reduction formula which cut the original $1,000 maximum grant to a maximum grant of $482," Watkins said.

Lesser amounts are available depending on assets of the student's family, also of family number of family members in college, and family income. Applications are available at the student aid office in the Craig Alumni Center.

"I would like to overemphasize the fact that the program is limited to first-time freshmen," stressed Watkins. "We have 28 applications to date, but we are expecting anywhere from one to 2,000 before the spring semester deadline."

The deadline for applying for both fall and spring semesters is December 12 which means a student may receive funds at the end of the fall semester for both that semester and the next. The deadline for the spring semester is only in February.

In addition to being an incoming freshman, the applicant must be a full-time student and a US citizen. If he has done college work prior to July, 1973, he is not eligible for this year's BEOG program with three exceptions.

The applicant could have been enrolled in remedial study, in a preparatory program or in college courses, not on a full-time basis, without ever receiving a high school degree or its equivalent.

There are four main steps in applying for a basic educational opportunity grant. The first consists of mailing the application to the department of education in Iowa City, Iowa. They have been contracted by the U.S. Office of Education to compute eligibility of applicants.

Upon computation, the student receives a family contribution analysis report in triplicate. The third is sent to the eligible student to present the form in triplicate to the school of his choice.

Fourth, the institution determines the student's preliminary award based upon the basic reduction formula, the expected family contribution and the student's need for the year. The basic reduction formula takes into account the cost of the institution and the expected family contribution.

Funds will not be available to institutions until after Sept. 1. Western's financial aid office anticipates making the first disbursements of the week of Sept. 10, according to Lee Watkins.

Students who have already financial aid award will have their eligibility recomputed if they receive a basic educational opportunity grant. "Adjustments will probably be necessary," explained Watkins, "and whenever possible, the BEOG will reduce the loan commitment."

Watkins said BEOG could replace the supplemental educational opportunity grants (SEO) that has been in effect since the fall of 1966. That program, based on existing legislation, is due to phase out in the spring semester of 1974.

"It is also reasonable to assume that next year the program will receive more adequate funding and may include upperclassmen," Watkins declared.

Applications for the new BEOG program became available at high schools and in post offices in late July. This was accompanied by a massive nationwide TV advertising campaign sponsored by the U.S. Office of Education.

Counseling center takes pains with problems

For the student facing personal as well as financial problems, Western's Counseling and Testing Service is there to help.

The service, on the fourth floor of the College of Education building, offers personal counseling and a variety of tests to aid students in exploring their abilities in various educational fields.

The Counseling and Testing Service offers the Graduate Record Examination, the National Teachers Examination, the Dental Hygiene Test, the Dental Aptitude Test, Miller's Analog Test, the American College Test and various interest tests. The General Educational Development Test and a high school equivalency exam is offered to adults who are seeking college admission or job qualifications.

Students with personal problems may talk with trained psychologist in the Counseling and Testing Office. Dr. Stanley Brumfield, director of Counseling and Testing Services, cited parental pressure as the biggest personal problem students have.

"It's amusing how parents handle with care," reads a poster in Brumfield's office, but they all have the same problem people need careful attention in their emotional lives.

Many people think it is necessary to be a "weirdo" before needing counseling, according to Brumfield, but he says counseling is for the "normal" person. He said, "All of us, at some times in our lives, have things that happen that could be helped by a professional. Going to a counselor with a problem is just like going to a medical doctor when you have a cold."

CLEG

(Continued from Page 1)

... categories of general education. Many times, a department will give extra in other courses as well. Departments generally adopt standardized exams or utilize a faculty committee to develop their own.

Students interested in departmental exams should contact the department head.

When credit is earned by examination, no grade is recorded on the student's records. He is simply listed as receiving credit by examination for the course or courses involved.

Students seeking additional information about CLEG should call the University Counseling Services Center.

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PI KAPPA PHI

welcomes new freshmen to Western
Three speakers confirmed for fall lecture series

Four speakers have been confirmed for Western's 1973-74 University Lecture Series, with three scheduled for the first semester.

The first lecturer will be David Niven, an Academy Award-winning personality and best-selling author.

Niven will speak on the topic "Around the World of David Niven" on Friday, October 19 at 8 p.m. in Van Meter Auditorium. He was originally scheduled to appear here last spring, but because of illness was forced to postpone the lecture when he was hospitalized.

Niven, who will speak under the sponsorship of the Redie Helm lecture series, received an Oscar for his role in the 1959 film "Separate Tables." He is the author of the current best-seller "The Moon's a Balloon."

Following Niven on the speaker's circuit will be Dr. Repehrtis Prater, noted author and professor of English at Duke University in Durham, North Carolina.

Prater will appear in conjunction with the Fine Arts Festival on November 31 at the recital hall of the Ivan Wilson Fine Arts Center. He will conduct works during the lecture which is jointly sponsored by the University and the Department of English.

Putting on Ayers

But can you prove it?

Elaine Ayers puts her wit and adventures in print in her humor column which will appear regularly in the Herald.

I can't help it; I was born looking younger than I really am. And my mother has been haunted me all of my 31 years.

It's not so bad that most people mistake me for a 21-year-old. What's that distant cousin think I'm a midget. What is really the lower age limit is I can't get liquor served to me.

And while I am down and I never grow taller than my present 4'11. And my plump cheeks stay with me even after I got over diaper rash, but that's another story.

Bartenders are THE worst. Height bigotry haunts them. They giggle while taking my order and by the time they get around to asking for my ID, they're on the floor in hysterical convulsions. And then the bartender timidly hand over the only ID I possess—a voter registration card which has my birthdate affixed, sworn and attested to.

"Ya got a drivers license by any chance, girl?" "No, I don't drive," I answer, feeling much younger than when I entered the bar.

Vocational Exploration and Testing

The Counseling Center

Suite 408 College of Education

745-3158

THE COLLEGE HEIGHTS HERALD, Bowling Green, Ky. Fri., Aug. 31, 1973
Individual pictures for the 1974 TALISMAN will be taken Sept. 10-14, 8:00 a.m. to 5:00 p.m. Room 230 Downing University Center Seniors—4 color poses Underclassmen—2 color poses You must bring your I.D. No Charge