

**The Campus**

**BULLETIN**

February 23, 1982

*"But the wisdom that comes from heaven is first of all pure; then peace loving, considerate, submissive, full of mercy and good fruit, impartial and sincere. Peacemakers who sow in peace raise a harvest of righteousness."*

James 3:17-18 NIV



**GSL APPLICATIONS FOR 1982-83** The financial aid office has just received the new Guaranteed Student Loan application packets for the state of Washington. If you are interested in applying for a GSL and are a Washington state resident, you may want to stop by and pick one up as soon as possible. Thank you!

**CAMPUS EMPLOYMENT OPPORTUNITIES**

1. Phone work for girls or guys--seven positions open for Service Master, rug & upholstery cleaners. Hours are 6 p.m. to 9 p.m. Monday through Friday and 9 a.m. to 12 p.m. Saturdays, \$3.50 per hour plus bonus. If interested, phone 643-3910
2. Housework--three girls are needed to clean homes for handicapped persons, \$3.68 per hour plus 18¢ per mile. If interested, call Sea-Mar Chore Services and ask for Efrain Escobedo at 255-2585.
3. Housework--one girl is needed at \$5 per hour for four hours per week, Monday, Thursday or Friday, call Mr. or Mrs. Anderton at 827-3907 or 885-1527.

**NEW WIFE--oops--NEW WINE FELLOWSHIP**, Tuesdays at 7:00 p.m. in Firs #24.

**ALASKA STUDENTS**--The 1982-83 Alaska Student Loan applications are now available in the financial aid office. If you are a resident of Alaska, you may want to consider applying for this student loan. It is repayable at 5% interest starting six months after college graduation. Up to 40% is forgiven if you return to Alaska to live. The maximum you can borrow in one year is \$6,000. What a deal!

**FOUND**--Money outside the cafeteria on Friday morning. If it is yours, please contact Sherrie Foster C-318.

**HELP ON INCOME TAX RETURNS**--Dale Sorensen, Accountant at NC, is available evenings and Saturdays to prepare your income tax return. Call him in Accounting, 822-8266 ext. 281 or at home evenings, 822-7375. Reasonable rates.

**COMING CHAPEL SCHEDULE:**

Tuesday, Feb. 23--Rev. Woodrow Fletcher  
 Wednesday, Feb. 24--Pastoral Ministries student, Randy Robeson

Are you interested in having a hand in developing tomorrow's church? What about teaching a Sunday School class, working in Children's Church or assisting the Royal Rangers and Missionettes programs? There are churches in the area that desperately need your willing spirit and helping hands. If you haven't got a home church yet or if you would like to get involved with the church that you are attending now, contact Sandi Wegg, GP 410 for more information.

The Northwest College speech team brought it's season to a successful conclusion this past weekend at Western Washington University. Competing against 400 students from 25 colleges and universities from all across the west is in itself an honor for the smallest school there--Northwest College. But to walk away with five trophies is unbelievable. Some of the schools who were there that didn't win top rankings were SPU, WSU, Whitman College and about 15 more. Winners from NC were Mark Gilbert, Shirley Towne, Dave Landis, Chrystal Hardy, and Ed Parr. Others who placed high but did not win anything were Bill Cown, Josephine Kok (first time ever at a speech tournament) and Debators Bed Henthorn and Steve Garcia. Tell them thanks for representing NC so well!

**ATTENTION:** We are now auditioning for the 1982 Northwest College Reader's Theatre. A unique script has been written by a former NC student which should be a blessing to all who hear it. If you are interested in learning about and participating in this unique form of ministry, contact Mr. French for further details. A sign up sheet is posted on his office door in the Music Center.

**COMINGEVENTSCOMINGEVENTSCOMINGEVENTSCOMINGEVENTS**

- \*February 25-27 Men's and Women's Basketball at NCAA Regional Tournament at Multnomah School of the Bible
- \*Tuesday, March 2--Singspiration at 7:30 p.m.
- \*March 12-24--FLYING SEMINAR
- \*March 11 and 13--School Play presented by Drama Club--"Grab and Grace".
- \*March 15-17--FINAL EXAMS!
- \*March 18-23--Spring Interim (no extra charge for staying in residence halls to on-campus

## FINANCIAL AID FACTS!!!

The following information is being provided to all students concerned about financial aid for the 1982-83 academic year as per the currently approved plan by Congress. All questions & answers may not apply to you directly, but you are welcome to pass along this info to others. It appears now there may be further reductions in student aid, most of which will not take effect until the 1983-84 academic year. However, this could rapidly change depending on the mood of Congress during this session.

**QUESTION:** Are the cuts in federal aid going to drastically reduce the numbers of students qualifying for financial aid?

**ANSWER:** Probably not. The plan currently approved by Congress for this coming year has reductions of about 4% in several financial aid programs. This would mean that most students would still receive financial aid awards for next year.

**QUESTION:** Why are federal student financial aid programs even being considered for cuts? Don't more and more families need more assistance rather than less?

**ANSWER:** Since there is a national recognition that reductions in federal expenditures are necessary if we are to reduce inflation and stop the deficit federal spending, most people feel that nearly all federal programs must take their "fair share" of the cuts. You are correct in stating that more and more families are able to establish financial need for these programs under the current definitions of need. Just as sacrifices must be made in most programs, most families will need to contribute more when it comes to paying for the cost of education. Students from families that can provide little or nothing, according to the need formula, will continue to qualify for large amounts of financial aid.

**QUESTION:** What percent of full-time students who apply for financial aid eventually receive financial aid?

**ANSWER:** Whether you qualify or not depends upon your own family's circumstances and whether or not you demonstrate need. At lower cost colleges, it is not uncommon to see 35% to 50% of the students qualifying for some type of financial aid. At higher cost colleges, it is most likely that 60% to 80% of the students will qualify for some financial aid. We expect to see these percentages continue in 1982-83.

**QUESTION:** Are there income ceilings where students should simply not bother to apply for financial aid?

**ANSWER:** No. There is no absolute income cut-off for most programs. If you or your family believe you will need financial aid, you should apply for financial aid regardless of your family's income level.

**QUESTION:** Everything that I've been reading makes it sound like getting much financial aid for this fall is nearly impossible. Do you think it's best for me, therefore, to concentrate on applying to a college that I know I can afford?

**ANSWER:** As mentioned previously, there still will be a lot of financial aid awarded for this coming year. As a back-up, you should apply to a college

that you feel you can afford. You simply won't know if you can afford the other colleges until you apply and see the amount of financial aid you can receive.

**QUESTION:** I heard that if my Financial Aid Form (FAF) wasn't in the mail by Feb. 1 that I better forget about receiving financial aid next year. Is that true?

**ANSWER:** Absolutely not! We do know that funds will be limited. If you did not apply by Feb. 1 you probably met the first preference date of most colleges for their financial aid awards. If you did not apply by Feb. 1, however, go ahead and apply. Many colleges still will have considerable financial aid available. Once again, do not automatically disqualify yourself by not applying.

**QUESTION:** What assurances do I have that if I receive enough federal financial aid for my first year in college that it won't be reduced for my second, third, or fourth year?

**QUESTION:** Our family income level is high. I don't think I'll qualify for much financial aid, if any. Are there any chances of my qualifying for a loan?

**ANSWER:** Remember that there are no automatic income levels which qualify or disqualify you from receiving financial aid. If you think you will need assistance, be sure to apply. There are two types of loans that you or your parents may receive for the coming year. First, if your family's income level is \$30,000 or less, or if you can show the need for it, you may qualify for a Guaranteed Student Loan of up to \$25,000. Need in this case is based on a more generous formula than that used in determination of federal grant assistance. If you need more information on this program, contact the college of your choice. Second, a "Parent Loan" may be available to your parents for up to \$3,000 per year. Since your parents will borrow these funds and will begin making payments within two months, their income level is not a consideration. For further information on this program, check first with your local lenders (banks, savings & loan organizations, and credit unions). If they do not participate, write for further information to Washington Student Loan Guaranty Association, Suite 560, Westland Building, 100 South King Street, Seattle, WA 98104.

**QUESTION:** I'm currently a high school senior receiving social security benefits and will graduate this June. I've heard that I may not receive continued benefits to attend college. Is this true?

**ANSWER:** Only students who are enrolled in college full time before May, 1982 will be eligible to receive social security benefits next year. If you have more questions about this policy please contact your Social Security office. Also, be certain you indicate on your FAF that you will not be receiving social security benefits next year so that the college you attend can award you additional financial aid if you are eligible.

**QUESTION:** What is your best advice at this time?

**ANSWER:** Apply as soon as possible for all financial aid programs.

**NOTE:** The above information was summarized from the Bulletin for the Washington Council on High School-College Relations.

