

## The Campus

### BULLETIN

February 25, 1982

"God is our refuge and strength,  
a very present help in trouble."  
Pslam 46:1 KJV

CONGRATULATIONS TO KAREN FOX OUR NEW WOM  
TREASURER.

HEY FRESHMAN! It is time to get involved!  
We are having a Freshman Activity Com-  
mittee meeting on Monday, March 1 at 6:30  
a.m. in the cafeteria. Please come and  
get involved.

Do you want to hear some great Christian  
music? Do you want to spend an evening  
worshipping the Lord in song? A special  
time has been set aside on March 2, at  
7:30 p.m. in the chapel for the Winter  
Quarter Singspiration. Come hear The  
Northwesterners, Praisong, Wings of  
Happiness, and Esther Dekker.

Prayer Emphasis meets Monday, March 1, at  
7:00 p.m. in the chapel. Join us as we  
continue to pray for our school.

Married Students! Don't forget our March  
5 POTLUCK to be held in the cafeteria  
at 7:00 p.m. There will be free drinks  
and babysitting available. We need you  
there to be a success.

DON'T MISS THE EXCITEMENT! Come out on  
the Evangelism MIG Friday--meet at  
6:30 p.m. in the SUB.

Servicemen's MIG--come to Fort Lewis this  
Saturday night. Fun, fellowship, and  
ministry to some lonely soldiers. Meet  
in front of Guy-Perks at 6:15 p.m.

Intramural Basketball. The last regular  
season games will be played Monday,  
March 1. Playoff games will begin  
Tuesday March 2. The teams with the  
seven best records will go to the play-  
offs. Here are the standings as of  
February 24:

East	West
*Injured Reserve 10-1	*Jets 10-1
*Untouchables 8-3	*Sweetness 7-4
Remnant 6-5	OVTHG 6-5
Shieks of Slam 5-6	Bullets 6-5
Skyhawks 4-7	Kings Court 4-7
Royal Rangers 3-9	Fleas 3-8
Court Clowns 0-11	

\*Clinched playoff spot

To the student who sent a home made Valentine  
to Doug Chapple of Kirkland, WA--it was  
"returned to sender" due to wrong address,  
but there is no name to return it to!!!  
Please check with the receptionist in the  
Administration Building.

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.

ATTENTION--we are now auditioning for the 1982  
Northwest College Reader's Theatre. A un-  
ique script has been written by a former NC  
student which should be a blessing to all  
who hear it. If you are interested in learn-  
ing 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.

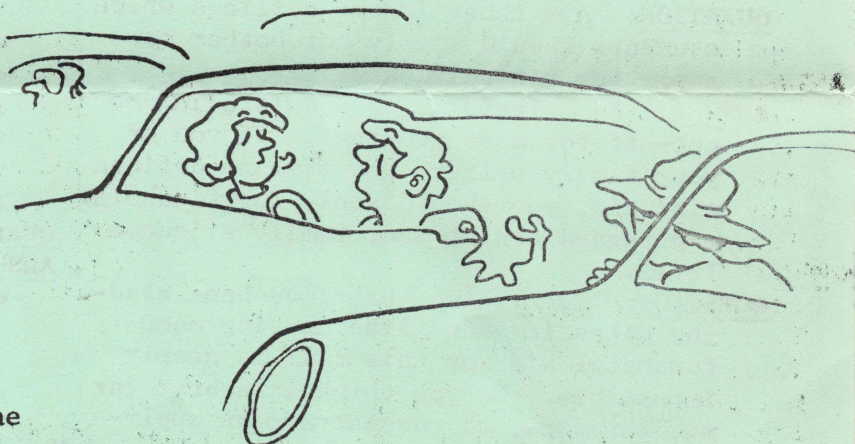
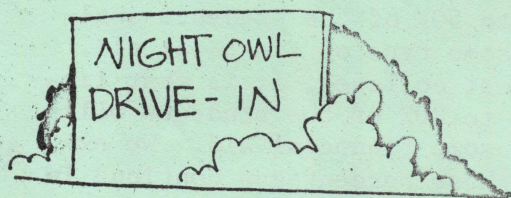
Harmon Heckathorn is a student at NC and is also  
a salesman or distributor for the Columbia  
Bicycle. He has arranged a deal with his  
boss that bicycles could be sold to students  
of NC at the wholesale price or \$10 above  
wholesale. This would be a good deal for  
anybody that is interested. He has them  
anywhere from single speed to fifteen speed  
the prices ranging from \$95 to \$259. Con-  
tact Harmon at 788-3022.

#### Coming Chapel Schedule

Thursday, Feb. 25--Martin Siebert  
Friday, Feb. 26--Lillian Bach (WOM)  
Monday, March 1--ASB Kent Redfearn  
Tueaday, March 2--Linfield Crowder

#### Coming Events

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  
to stay on campus for on-campus students)  
March 25--Spring quarter classes begin.



"Hey, Susie . . . Does your mother have a funny green  
hat and a pair of dark glasses?"



## **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 that 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.

