

# How to Work, Borrow & Study Your Way Through College

By Anne Skelton

About a third of current Mizzou students will, before they graduate, receive some of the \$6 million processed annually through the office of Student Financial Aids.

It now costs a minimum of \$2,000 a year to attend the University of Missouri-Columbia, and more and more parents are finding it hard to meet this cost for their sons and daughters.

Last year's economic squeeze has been the cause of a 20 percent increase this year in applications for financial aid, George Brooks, director, believes.

Students come into the office at 11 Jesse Hall to sit in the five chairs lined up against the wall to wait to see one of the six counselors. Students don't wait long, and they do get individual attention. Four of the financial aid counselors have master's degrees in counseling, and they see their job as more than just giving financial advice.

"We had a fire in our trailer," one girl said as she waited in one of the chairs. "We saved some clothes and books, and we scoured up some pots and pans, but we need a loan."

"I came in to ask about scholarships for next year," a sophomore who will be majoring in journalism said. A counselor talked with him and gave him a booklet that lists the more than 2,500 scholarships and awards given each year.

Although the number of scholarships seems impressive, there are not nearly enough to go around to deserving and needy students, Brooks says, and many are for as little as \$100 a semester. Others are restricted to scholars in specific disciplines, residents of certain counties, or graduates of certain high schools. "We prefer scholarships with few strings on them. Restricted scholarships, though we don't have very many of those, are sometimes difficult to handle," Brooks says.

Need, not academic prowess, is the basis for most of the financial aid. To get aid, students and their parents first must fill out forms concerning their financial status. "The basic responsibility for paying for the student's education," says Brooks, "still rests with his parents."

Eligibility for aid is determined by considering parents' income and the number and ages of children in the family as well as any unusual or extenuating circumstances such as medical bills.

The expected parent and student contribution is then determined by consulting standard tables prepared by various agencies.

If the family contribution is set at \$800, for example, financial aids must provide the remaining



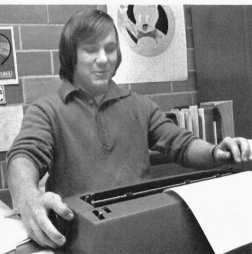
George Brooks, director, explains the procedure for applying for financial aid at one of three well-attended spring meetings.

\$1,200. The counselor makes a financial aid "package" which draws on a variety of University and federal funds. The package may consist of some kind of scholarship help if the student is eligible, some kind of loan, perhaps a government Educational Opportunity Grant for students from low-income families, and work.

"The package tries to spread what money we have around among as many needy students as possible. We try not to give the student so much we spoil him, but we also don't want him to work so much that he can't do well academically," Brooks says.

And students do want to work. In fact, many prefer work to loans.

"Someone at a turkey farm wanted some boys to help catch turkeys at 4 a.m. a couple of days last fall," Brooks says. "I never



"I was in a lot of typing contests when I was in high school," Eddie Smith says. He had a \$1,000 National Honor Society Scholarship as a freshman; now he has an EOG and a loan. After majoring in social psychology, he plans to go to law school.



Sharon Arbo, junior, takes care of fruit flies used in genetic studies. An EOG, a scholarship, a loan and waitressing all summer help finance her education. After graduating, she hopes to teach biology.



Ag students will identify these cuts of beef in class. Freshman David Klump, who plans to major in engineering, hopes his expertise with a meat cleaver will help him to get a summer job. He has a loan.

thought we would find students to do that job, but several boys were out there grabbing the turkeys before the sun came up."

Students have many reasons for avoiding loans. Some from low-income families may have had very bad experiences with loan sharks.

A student who plans to enter the School of Veterinary Medicine in the fall gave another reason. "It takes money to set up practice, and I don't want to have a lot of loans to pay off after I leave school."

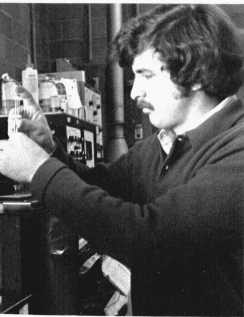
Although students prefer not to borrow, many must. Missouri lending institutions, mostly banks, have made loans totalling almost \$7 million to more than 6,700 students from Missouri, Allen Purdy, director of University-wide Student Financial Aids Services, says. This a 70 percent increase over last year.

Under the Federally Insured Student Loan Program, students borrow from their hometown lender. The federal government insures repayment of the loan, and,

in most cases, pays interest while the student is in school. Students who do not meet the need criteria for other government money can borrow a maximum of \$5,000 for their under-graduate education on this program.

As another service to students seeking financial aid, the office surveys Columbia businesses in the fall and then lists jobs available for students who want off-Campus work or who do not qualify for on-Campus job aid. In the past, Columbia has provided part-time jobs for 1,000-1,200 students a year. But not now.

A senior majoring in education looks through the stack of cards listing jobs in town. There are



His job supervisor says all David Pozniak needed was high school chemistry, "a bit of common sense and willingness to learn about gas chromatography." David has an EOG and a loan. Last summer he worked on his father's dairy farm in Purdy, Mo.

only 29 cards and several of them are summer listings. "There isn't much here. I come in at least once a month to see if I can find a Saturday job for gas money," he says.

There are about 4,000 student jobs at the University with a yearly payroll of \$2 million. More than 2,500 of these on-Campus jobs are handled through the Student Financial Aids office. The funds are provided by the University and from the federal government's Work-Study Program.

"When the government Work-Study Program began in 1965, it was a new way of helping needy students," Brooks says. "Now we have 106 job descriptions and make every effort to match the job to the student's interests. We feel that students, particularly those from low-income families, need experience and exposure to exciting jobs that will open their eyes to many career possibilities."

A summer program of govern-



"I have to get over my fear of rats," Louis Kelley says. "I want to major in psychology." His dad is serving with the Army in Germany, and Louis has an Army loan.

ment subsidized work also is available for students. They work in non-profit, non-denominational agencies or institutions that pay only 26.8 percent of their salaries; the government pays the rest. About 100 students usually work each year in county courthouses, libraries, state employment offices, the state sanatorium, public schools, the St. Louis Urban Corp, the forest service, the attorney general's office, and urban YMCA's. Students are expected to save from 60 to 80 percent of their earnings for school expenses.

Work, loans, grants and scholarships. "Without them," Brooks says, "I guess you could say that one-third of our students might not be here." □



Nancy Garret says her job at the Mental Health Clinic has made her interested in the medical profession. She once dropped out of school to work a semester for a stock broker. Now, she also has a loan.