

Internet proves to be lucrative link to higher education

By Christine Tatum
College Press Service

Last summer, Stephanie Murg needed money for college. Big money.

She estimated that four years at the University of Rochester in New York would cost around \$112,000. It was a price tag too steep for her parents - especially given that her twin brother was also headed to school.

So Murg, now 19 and majoring in neuroscience, went on an aggressive fishing expedition that, with help from the Internet, brought in enough cash to pay her way through college. Every dime, loan-free. The scholarships and grants she found on the 'net alone totaled more than \$25,000. The rest she's paying with merit-based aid and a few local scholarships.

"I found so much money on the Internet that I was able to study over the summer at Yale and pay for it all," Murg said. "The web is really the way to go nowadays. You just point and click, and you're there."

Experts agree that the Internet is fast becoming the best place for students to find scholarships, grants and low-interest loans. And aside from getting the benefits of efficiency and speed, students don't necessarily have to spend money to find money.

"There's so much information out there that I would never, ever pay someone to find anything for me," Murg said. "All it takes is a little patience and organization."

And a few mouse clicks.

Here, according to experts, are some basics to get you started:

*Know what you can afford.

The Financial Aid Information Page, located at www.finaid.org, provides a rich collection of calculators that help students and their parents determine how much in scholarships and loans will be needed to pay education bills. The calculators estimate how much parents are expected to pay under federal guidelines, and will even project how much tuition will cost six years down the road - a feature that's especially handy for students hoping to go to graduate school.

*Get required paperwork out of the way.

Almost all U.S. students applying for need-based aid must complete the Free Application for Federal Student Aid. It's available online through the Education Department's college financing page at www.ed.gov/offices/OPE/index.html. Using FAFSA Express, computer users can file their applications directly to the federal processing center - a task that will save two weeks off the wait for confirmation that snail-mail users typically endure.

In addition to applications, most scholarship and loan givers require essays, recommendation letters and transcripts. To maximize her time, Murg created a standard essay that she could easily revise to meet a variety of requirements and made sure her letters of recommendation were general enough to "mass produce." She also bought certified copies of her

transcript and stuffed envelopes herself, rather than depending on her school to send the necessary paperwork before a deadline.

"I missed out on one scholarship worth a few thousand dollars because the secretary hadn't gotten around to sending my transcript," Murg said. "Deadlines aren't very flexible. If you miss one, good luck."

*Check out the websites of schools you'd like to attend, and don't let geography limit you.

Colleges and universities nationwide are making greater use of the Internet because they're eager to diversify their student bodies and cut costs associated with postage and data entry. Many schools are posting applications for admission and scholarships that computer users can print, fill out and send back, but some are beginning to ask that students take the time to complete applications online. It's a type of one-stop shopping that has attracted students who normally wouldn't have thought it possible to attend certain schools, said Frank Granillo, assistant director of scholarships at Arizona State University.

"In the past, students have been prevented from finding out about certain opportunities unless they were physically here, looking through the paperwork," he said. "Now, with the Internet, it doesn't matter if you're in Alaska, Australia, Alabama or Antarctica. You have as good a chance as anyone else."

*Stick with free search services. The industry of finding scholar-

ships and low-interest loans for students is more than two decades old and has provided varying results. The services charge a fee of \$5 to \$150 to supply information directly to students or resellers like colleges and universities. The business has been criticized over the years for charging students for free information.

FastWEB, the first free scholarship tracking service on the Internet, is a good way to sort through the thousands of loans and scholarships that are available and to avoid finders' fees. Its database contains more than 180,000 opportunities to score cash. By going to www.fastweb.com, students can find more than \$45 million in online scholarship applications that can be sent back to money-givers with the click of a mouse.

Within 15 minutes after students complete a detailed personal profile, FastWEB sends them a list of the scholarships for which they're eligible. The service provides updates when new scholarships and grants are added to its database. The service is free because FastWEB accepts online advertising from companies wanting to reach students, such as credit card and telephone companies, and also because it sells - after receiving permission from its customers - information gleaned from student profiles.

Murg said she found out about many of the scholarships she won by using FastWEB.

"When it's time for me to go to graduate school I'll be using them again," she said

Laundry chain is bright idea

Entrepreneurs receive financial backing for coin laundries attached to bars in college towns

By Cheryl Powell
Knight-Ridder Newspapers

KENT, Ohio - All along, four young entrepreneurs have insisted they have a concept that could really clean up in the coin laundry industry.

Now they've finally found an investor who believes them.

Longtime Cleveland businessman Edward Rosenthal agreed recently to help the twentysomethings finance a chain of self-service laundries combined with bars in college towns nationwide.

"I'm impressed with them," said Rosenthal, chairman of Northern Stamping Co. and a minority partner in the New York Yankees. "I think this is going to be a tremendous success if we can build enough of them. It's a great concept."

Rosenthal has agreed to help finance the opening of at least two new stores, which will cost about \$1 million. In exchange, he will retain a 30 percent equity share of the company.

Zach Brandon of Kent, the company's vice president for corporate development, expects each store eventually to post annual revenues of \$500,000 or more.

The original Laundry 101 is in Kent. The first new store is tentatively scheduled to open in Madison, Wis., this summer. If all goes well, the owners would like to open at least four more, mostly in towns with Big Ten Conference universities, by the end of 2000.

"We expect, though, that we'll go much faster than that," said Brandon, 24.

Laundry 101 has been a crash course in business. In 1992, with just \$15,000 among them, childhood friends and recent college graduates Steve McConochy, Justin Clemens and James Thorrat started a Kent video store called Video 101.

Back then, Brandon was working his way through his freshman year at Kent State University as the store's video deliverer.

Two years later, 101 Corp. opened a second venture: Laundry 101.

The clean, colorful self-service laundry - also offering snacks, coffee and beer - was an instant hit, particularly with Kent students.

So a year and a half ago, the four decided to try to find an investor who could give them the money they needed to take the concept national.

For months, their expansion efforts seemed to be a wash. "I was at the point of getting real discouraged," said Clemens, 29, Laundry 101's president and chief executive.

Many potential investors dismissed the entrepreneurs because of their youth.

Others were turned off by their in-your-face advertising and marketing strategies, geared at college kids. The prospectus, for example, had Laundry 101's slogan slapped boldly across the front: "You threw up on

yourself last night. Laundry 101. We can help."

"There were probably three or four potential investors who said, 'That has to come off the prospectus. Take the humor out,'" Brandon said. "We knew they wouldn't be our partners."

But after months of networking, they finally met Rosenthal, who was instantly impressed by their enthusiasm and their expertise.

"I think these kids are movers and shakers," Rosenthal said. "They're young, and they're aggressive. I think they're going to go a long way. I can't believe other people couldn't see that."

Eventually the partners want to open about 100 laundry-bars in college towns.

The new stores will be at least 4,500 square feet and will feature study lounges with computers, in addition to bar areas with TVs and music. And, of course, all laundries will have plenty of modern washers and dryers.

The new Laundry 101 near the University of Wisconsin will be 6,000 square feet - "massive," Clemens said proudly, and much larger than the industry average of 2,500 square feet.

With their planned chain of large, modern, self-service laundries, the guys behind Laundry 101 are on the cutting edge of an industry trend.

Several companies, including SpinCyle and Laundromax, have recently launched ambitious plans to open hundreds of coin-operated laundries nationwide, according to the Coin Laundry Association.

Former Cleveland Brown quarterback Bernie Kosar is among the investors in Laundromax, which was formed last month and plans to open more than 400 laundries nationwide within five years.

None of the other chains, however, is geared specifically at college students.

"Certainly college towns have always been favorable demographically to the coin laundry industry," said Brian Wallace, spokesman for the Coin Laundry Association. "They have strong rental housing markets."

Several previous attempts at self-service laundry chains have failed because of lack of controls over money. Laundry 101 plans to counter that problem with computerized machines that use debit cards instead of coins.

Company officials also plan to select new locations that are within a mile of college campuses, something Duds 'N' Suds didn't always do. That chain, which had a concept similar to Laundry 101, failed in the late 1980s.

Rosenthal, a businessman for more than 40 years, is confident his young partners in Laundry 101 have learned how to avoid the mistakes others have made.

"These guys are pretty sharp guys," he said. "You never know where this may lead."

Where do you think you're going? Not very far without a Spring tune-up

By Neil Simon
Campus Correspondent
Northwestern University

Every spring it's the same old scene: Students who left their bicycles outside all winter start riding again as if the snow and sleet that periodically frosted their wheels never fell.

Chains and brakes squeaking, they make their ways through campus hoping the sounds will simply disappear the more they ride.

Bike experts, who do plenty of business this time of year, are already rolling out their annual sermons on maintenance.

"You wouldn't do that to your car," Rob Boi, owner of RRB Bikes in Evanston, Ill., told a student who had left his bike under snow and ice for three months.

"The sun comes out, and everybody wants to get outside," Boi continued, shaking his head. "Let's go have a picnic. Let's go to the beach. Let's ride a bike."

"Their bikes aren't ready."

Water left behind from winter snow and ice can loosen bearings and rust chains, trouble that isn't always obvious before a bike rider gets hurt.

"I was doing a few bunny hops, and (the bike) couldn't take the pressure," said Josh Horton, a sophomore at the University of Oregon, who fell on some pavement last month after riding a bicycle that hadn't been tuned-up in awhile. "The front wheel shot out, and I fell on my face."

Even bikes left indoors can have problems when hitting the road for the first time in a long while.

"My friend thought he had an expensive bike, so he didn't have to maintain it," said Brad Philan, a student at Lane Community College in Oregon. "I rode it the other day, and the gears were grinding and wouldn't shift."

No bicycle, no matter how expensive, is immune from the need for a spring tune-up, Boi said.

"Check the air in the tires, and at least oil the chain. These two things are major," he said. "They'll save a lot of wear and tear on the bike."

Bike shops typically oil chains and pump tires for free - tasks that take

less than 10 minutes.

Even if your bike is in good shape mechanically, experts say there are still a number of things to do to keep yourself safe when riding - and your bike safe when you leave it behind:

1. Buy a helmet. Comfort first, price second. If it doesn't feel good, don't buy it, because you'll never wear it. Find a comfortable helmet with a sticker indicating it meets safety standards. The sticker will tell you the helmet and its straps passed drop tests and strength tests. Average cost: \$35.

2. Wear the helmet correctly. Think safety, not glamour. A helmet is no use if it's worn like a baseball cap on the back of your head. The bottom of the helmet should rest just above your eyebrows. The straps should be tight enough so the helmet stays in position on your head.

3. Dress in light colors. Dark is bad, light is good. Reflective jackets are a bonus, but if you just wear white or bright colors people will see you.

4. Light up your bike. More lights, more safety. A flashing red taillight is more effective than relying on drivers to see your little rear reflector. A flashing light can be seen from half of a mile away usually. Average cost: \$20. A headlight will help make you see things, too. A halogen, battery-operated light will help you see everything in front of you before it's too late. Average cost ranges: \$100 - \$400.

5. Lock up your bike. Forget chain links, go for heavy metal. The U-shaped locks are best for locking your bike (frame and wheel) to any bike rack or pole. Some campus police stations offer these locks at the manufacturer's cost to their students. Average cost: \$35.

6. Lock your seat, too. Now that your bike is safe, you want something to sit on. Most bikes have a quick release seat, so unless you plan on bringing it to lecture with you, lock it up. A "seat leash" is one way to deter thieves. The "leash" is an 18-inch cable that bolts to the seat clamp and seat, and wraps around the bike frame.

It stays on your bike all the time, so there's no hassle every time you park. Average cost: \$4.

March sadness jolts those at Final Four

By Frank Burlison
Knight-Ridder Newspapers

SAN ANTONIO - Even as the coaches strolled with their wives along on the San Antonio River on a warm and breezy Thursday evening, getting ready to enjoy dinner on the night before the start of their sport's biggest weekend of the year, they were reminded: No one is safe.

The news earlier in the day of the federal indictments of Dewey Williams and Kenneth Lee, starters on the 1994-95 Northwestern basketball team, came as another jolt to some of the hundreds of coaches in town for the Final Four and the concurrent National Association of Basketball Coaches Convention.

The recent point-shaving scandals surrounding the Arizona State and Fresno State basketball programs have served to heighten the concern of coaches and administrators in all walks of college sports.

But word of the indictment of the former Northwestern players - who are charged with fixing the outcome of three games during the 1994-95 season - drove home another point. "If it can happen at Northwestern," Washington coach Bob Bender said, shaking his head in a hotel lobby nearby elbow to elbow with coaches, "it shows it can hit anyone."

It seems even at a school that is considered the academic plum of the Big Ten, gambling on sports is something student-athletes and students alike see first hand.

"My son, Spencer, is a member of a fraternity at Northwestern," UC Irvine coach Pat Douglass said. "He says that betting is prevalent in the frats there. They'll sit around, going crazy watching games on television because they've got bets on them."

"You think that something like this would not happen at an 'academic' institution like Northwestern. But the scary thing is that it can happen anywhere."

Ironically, earlier in the day, NABC executive board members Mike Krzyzewski (Duke), Gene Keady (Purdue), Mike Jarvis

(George Washington) and Roy Williams (Kansas) addressed the media about some of the biggest concerns that they're trying to deal with.

One of those was gambling. "(Dealing with the problem of) gambling should never be put on the back burner," Krzyzewski said. "It should always be left on a high flame. And I think the NCAA has done a terrific job in letting the kids know the dangers of it."

In late February and early March the NCAA sent to schools copies of a seven-minute video that it made discussing the potential dangers of involvement with gamblers.

NCAA-produced posters are also a common sight on athletic-department walls and in locker rooms.

NCAA representatives visit campuses and discuss the topic with coaches, administrators and athletes.

"I even bring in a guy who used to work for the FBI to talk to our guys about what to look out for," said former Long Beach State coach Seth Greenberg, now at South Florida.

Athletes aren't just warned about being approached by those who might ask them about "shaving points" for money.

"We're concerned about the dissemination of information," Williams said. "They (players) have to be made aware that there are people who might ask them about injuries or problems with the team. That could be the kind of thing that would give a (gambler) an edge."

Most coaches tell their players to exercise caution in discussing any topic concerning their team unless they are totally familiar with the person doing the asking.

"And the best we can do is just try to have an idea as to who is hanging around our players," San Francisco coach Phil Mathews said.

But, ultimately, is even that enough?

"There is no way to really police this (as a coach) because you can never really know who might be talking to your players," said former USC coach-turned broadcaster George Raveling. "This is something that is frightening the hell out of everyone."

Illinois freshman charged with first degree murder

College Press Service

GALESBURG, Ill. - A Knox College freshman was found with a blood-splattered brick and pair of jeans before he was charged Mon-

brick to kill 19-year-old freshman Andrea Racibozynski of Naperville, Ill., over the weekend, said Knox County State Attorney Paul Mangier.

Authorities would not speculate on how the two college students may have known each other.

Clyde Best, 18, may have used the brick to kill 19-year-old freshman Andrea Racibozynski of Naperville, Ill

Best was arrested hours after Racibozynski's body was found on campus Sunday morning. Knox County coroner John Watson said she had suffered extensive head injuries, but the results of an autopsy were not available late Monday afternoon.

Best was ordered held on \$150,000 bond. He is scheduled for a preliminary court hearing April 6.