

# NEWS

## Behrend helps with student loans

By Chris Brown  
copy editor

Student loan scandals have been popping up across the nation, but Penn State Behrend students have little to worry about. Behrend's financial aid policies are all determined at University Park, and so far there is no evidence of any wrongdoing there. On the contrary, they are setting an example for other schools to follow.

Several states have begun investigations into student lending practices and already there have been multi-million dollar settlements between loan companies and students. Some universities are being investigated because some financial aid directors have been receiving kickbacks from loan companies in return for advising students to take loans out from their companies. It has become a big deal when over 90 percent of students take out loans and many of them follow the suggestions of those directors.

Twenty years ago this would not have been as big of an issue, or even a source of controversy, because a lot of the educational costs were fulfilled through grants and scholarships. Today that is not the case because costs have risen faster than grants and scholarships have grown; this leaves students with very few options for financing their education. Private lenders have filled this funding gap and created an industry of student lending that was almost non-existent before.

The prospect of leaving home for the first time and the new-found freedom of university education can be daunting for students, and the last thing they want to worry about is money. Private loans offer many options for repayment, interest rates and loan amounts, and with many students being first time

borrowers, deciding on the right set of options is a daunting task. The financial aid office is where a lot of these concerns can be addressed, but after these scandals some parents and students may be skeptical of going there for help, and that worries Assistant Director of Admissions and Financial Aid Jane Brady. "[I am] worried that it has developed a sense of distrust," said Brady.

Brady emphasized that Penn State does not require a student to go through a certain lender and that ultimately the final decision on what loan to get is up to the student. Penn State's financial aid website reiterated that sentiment and gave information about some of the common loans students take advantage of, including the Private Source for Undergraduates Loan. The loan is only offered to Penn State students and has some special benefits like low interest rates and combined billing with federal Stafford loans.

All the other loans mentioned on their website are there because they can be processed electronically. That speeds up the process for the students and makes processing easier for the university. Brady stressed that whatever option the student chooses for a loan, they would be happy to process because ultimately it comes down to them.

A great deal of these private loans can be deferred for repayment while the student is in school, and once the student has graduated, there is usually a grace period before a student needs to begin repaying. There are a number of repayment options and strategies available and choosing how to repay these private loans can be as confusing as choosing a loan in the first place. To help clear up some of the issues, a representative from American Education Services will give a presentation on repaying student loans on Tuesday April 24 in Reed 117.



CONTRIBUTED PHOTO

Members of the 2007 Senior Class Gift Committee pose in front of the new home of the Behrend Lion, a senior class gift from the classes of 2003 and 2004.

### The Senior Class Gift: Long Penn State Tradition

Since 2002, the graduating seniors have presented a gift to the college with the intention of leaving a legacy and improving the college in some way for the students coming after them.

The University's first class gift came from the Class of 1861, who contributed funds to purchase Civil War Memorial Tablets placed on the campus's east entrance gates. They also purchased a portrait of Evan Pugh, Penn State's first president, for Old Main.

The Class of 1940 at University Park donated the funds to create the Nittany Lion.

The first class gift from a Behrend graduating class to Behrend was from the Class of 2002, the Flaggpole at the softball and baseball fields. It serves as a memorial to two Behrend students who were victims of 9/11, and the plaque notes their names: Howard Kane '83, and Michele Nelson '95.

The Class of 2003 and the Class of 2004 contributed to Behrend's Lion and the creation of the Lion Plaza near Junker Center.

The Class of 2005 wanted to create a gathering space on Behrend's pedestrian "Main Street," and the benches they purchased will soon be installed near Senat Hall.

A planting of flowering crabapple trees beautify the entrance to campus and were a gift of The Class of 2006.

The Class of 2007 is contributing a garden by Smith Chapel to beautify the walkway from Junker Center to REDC and will provide a place for students to study, rest, reflect, or visit with each other.

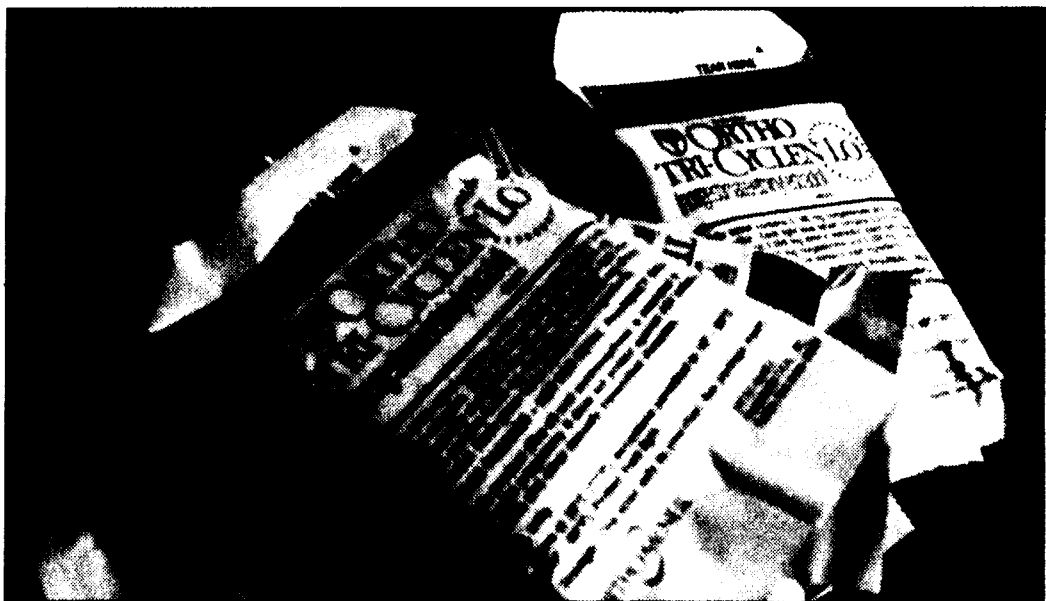
You can contact Aaron Sanner at [acs242@psu.edu](mailto:acs242@psu.edu) or Rebecca Grimaldi at 898-6367 for more information and to make a pledge. Thank you!

## Birth control costs to be raised continued from page 1

who are on Nuva Ring are due to several reasons. The Nuva Ring has a very low dose of hormones, so women who may have had physical problems on the pill aren't affected. Also, when on the pill, women have to take it seven days a week, and within an hour of the same time each day. If someone is on a low dose pill, it's even more imperative that they take it at the right time each day, or it loses its effectiveness. With busy schedules, it can be easy to forget to take the pill.

Pasky McMahon is urging all women at Behrend who receive contraceptives to stand up and be heard.

She assures that there won't be a price hike until the fall semester, but the American College Health Association has begun petitioning to have universities and colleges put back onto the reduced price list. "My concern is that a lot of women want their privacy for their contraceptives, so that in itself doesn't make a very strong voice," says Pasky McMahon. The Health and Wellness Center is continuously working to find a way to receive the contraceptives at lower prices, and they will keep students well informed about the changes.



Janet Niedenberger/THE BEHREND BEACON

As the costs of birth control prescriptions provided at college campuses will increase, Behrend's Health and Wellness Center encourages students to speak out against the new law.

## Police and Safety

3/27/07  
Complainant reported that someone had slashed one of his tires in the South Nick Lot between 4:30 p.m. and 5:15 p.m.

4/4/07  
Complainant reported tennis ball sized dents to his Mitsubishi Eclipse in F Lot. The incident was reported for insurance purposes.

4/7/07  
Apartment residents reported a fight in progress between apartments 300 and 900. The fight is under investigation.

4/16/07  
Janitor reported a broken window at the bottom of the stair tower outside of Dobbins.

## Quotes on Civility

"We should be too big to take offense and too noble to give it."

-Abraham Lincoln

Janet Neff Sample Center  
for Manners & Civility



# Spend your summer at Penn State Behrend!



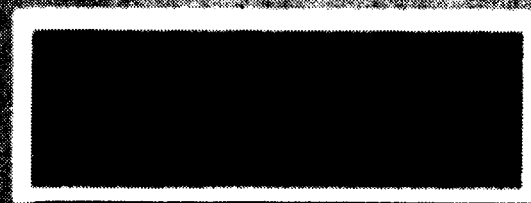
## Summer sessions at Penn State Behrend

3-week session  
May 14-June 1

4-week session  
May 14-June 5

8-week session  
June 11-July 25

Late summer  
3-week session  
July 30-August 17



PENN STATE  
BEHREND