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If a student is looking for money to help make ends meet, plenty of commercial agencies are out there ready to supply the information — if the student is willing to pay

Two computerized scholarship and loan locater services report that demands for their services have increased as students find it more difficult to finance their educations. Nationally, students may be turning to these services, said Charles D. Bolan, assistant director of student aid for institutional and private programs. If students would rather invest their time instead of their money, the

University Office of Student Aid has most of the information they could need. "The Office of Student Aid does not recommend any of these services," Bolan said. Students who have used these services have told him they were not happy with the

results and a few complained that they did not receive their money's worth, he said. "I would not do it myself," Bolan said. A student should only consult these agencies for his own peace of mind and to assure themselves that "no stone is left unturned." However, the computerized scholarship and loan locater

services Student College Aid of Houston and Peterson's Guides Inc. of Princeton, N.J., contend they can provide a worthwhile service to a student in need of financial aid. Student College Aid offers a number of services for fees ranging from \$15 to \$49.

available in catalogues, company President Edward Rosenwasser said his company saves the student the hassle of sorting through frequently outdated material. The company contacts all the private sources of awards and updates its computer data base each year with any

However, Bolan said the Office of Student Aid updates their information as much as possible. If more information is needed, students who have declared their majors can contact their advisors about specific awards. Also, Bolan said, every state high school has lists of scholarships and procedures available to students at the

More than 8,000 requests for source listings were received from January to October this year, Rosenwasser said. He thinks this number is increasing each year because of the federal government's cutbacks in student Although no actual data was available, Rosenwasser

estimated that 25 to 40 percent of those students who used its services actually received aid. Most of the aid sources in its data base are corporations, religious and ethnic groups, fraternal organizations and unions, he said. The scholarship locator service also provides information on state money available to out-ofstate students, Rosenwasser said.

For the basic \$45 fee, a student will receive a listing of at least five sources of scholarships and loans for which he is eligible on the basis of information he supplies, Rosenwas-

Student College Aid offers a discount of \$10 off the \$45 fee an athletic award matching service; a four-year college if a family has two students in college and \$15 off if there are three or more in college, Rosenwasser said.

loan locator service. For this fee, "the best we can guarantee is five bonified sources," Rosenwasser said. If fewer than five sources are found, the student will receive a refund along with the listings the company was able to locate, he said. The average number of listings found for each student is 12 sources. Rosenwasser estimated the potential value of

these sources at \$12.000. Although the students receive these lists of available aid there is no guarantee a student will ever see any of that

Bolan warned there is a "world of difference between being eligible for and receiving awards." For example, he said, less than 5 percent of undergraduate students have received a University-controlled award. And, of the 18,000 freshman enrolled this year who were eligible for University scholarships, only 400 actually received awards, he said.

Although little award money goes unused, Bolan said, the awards are often accompanied by stringent requirements made by the individual donor. Sometimes it is difficult for a student to fill these specifications. For instance, a donor might request that the loan or scholarship be awarded to a freshman in a particular major and be in the upper percentile of his class. While some universities may not recommend these

If the student wants a listing of available private companies, Student College Aid has made an effort to

the student's choice, he said.

matching service, and a graduate school scholarship and

The athletic award service provides a list of every four year college with athletic awards for a particular sport the student is interested in, Rosenwasser said. The service is available for a fee of \$15, he said. The four-year college matching Service matches students up with the type of college or university best suited

to the student in terms of size, location and available majors. This service is available for \$19. The graduate school service offers a list of three sources of awards for graduate students in their specific field of study for a fee of \$49, Rosenwasser said.

While Student College Aid specializes in providing lists

of potential funding sources, Peterson's Guides Inc.,

specializes in providing a "planning ahead" financial aid

service, said Peter Hegener, president of Peterson's For a see of \$20, any student can receive a family contribution calculation which includes a table of how much a family will need to contribute, Hegener said. The package also includes current information on federal and state aid plus financial aid profiles of up to ten colleges of

scholarships qualified for, an additional \$25 fee is charged

## **Business club** will sponsor holiday party

In an effort to bridge the gap between students, faculty and adminstrators, the Business Student Council will hold a Christmas Party for all business majors tomorrow.

**By MICHELLE CARTER** 

In past years the race has started at noon, but the

because it seriously decreases their morning sales.

Part of the problem is the limited parking in down-

town State College. The Pugh Street Parking Garage is

downtown's only parking garage, but because of the

The business organization's suggestion to alleviate

the problem is to start the race at 3 p.m., so streets

could remain open until 1:30 p.m. and patrons could

"It's not our intention to hurt the Phi Psi," Lew said.

"It's a good cause and has been very good to our area

route the race takes, it must be closed off.

Collegian Staff Writer

shop in the morning.

and community.

Lori Kampf, chairwoman for the party, said the event is planned so students can meet with faculty and advisors in an informal setting. Kampf remembers when the parties weren't very successful, but says this year's party will be different from previous ones — a buffet dinner will be served and may attract more

The party, co-sponsored by the College of Business Administration, will begin at 5:30 tomorrow evening in 201 Business Administration Build

The party is a good opportunity for students to get to know their teachers and to ask any questions they may have for their advisors about classes to take, Kampf said.

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Pumpkin Pie

-by Chris Stamboulis

"I can verify a 35 percent decrease for that day," she Members of the Downtown Businessmen's Associasaid, "That's a great deal of business (to lose), espetion have requested the organizers of the Phi Psi 500 However, organizers for the Phi Psi say changing the race to start their event at 3 in the afternoon instead of noon so that businesses are not hurt by blocked off

Phi Psi may get late start

DBA requests change to prevent loss of sales

starting time might decrease the amount of money Tim Sommer of Phi Kappa Psi fraternity said the

talked with downtown merchants and even looked at

the books from one business for the day of the Phi Psi.

streets downtown were blocked off around 10:30 a.m. fraternity has not yet decided anything about the This has caused a problem for downtown businessmen DBA's request. "We'd like the starting time to stay the same," he said JoAnn Lew, president of the Downtown Business

An alternate possiblity was submitted to start the race one hour later but end at the same time. As a result, the race would have to cut back 600 runners and would lose about \$7.000 in funds normally raised, Lew said. And the one hour would not make an appreciable difference to the businessmen's problem either, she

Usually the Phi Psi organizers approach the DBA in February or March to get feedback about the race. Every year the association has voiced its concern about decreased sales the day of the race, but no

Temporary housing home for some until spring term

By LAURIE JONES Collegian Staff Writer

Although there are no women living in temporary housing this term, about 25 men will probably remain in Campus Residences said.

However, William Mulberger said

the men would be assigned permanent housing for Spring Term. Although everyone in temporary housing for Fall Term received permanent housing by the end of the

porary at the beginning of Winter

Term, Mulberger said. Women and men who bought contracts through the contract exchange option were placed in temporary housing at the beginning of this term

Mulberger said about 50 percent of the 54 men now in temporary will probably be there all term. They will be moved into permanent housing by Spring Term.

The men in temporary housing temporary until Spring Term, the . were placed in 35 study lounges in manager of the Assignment Office for East, Pollock and North halls at the beginning of the term. Twenty lounges have been emptied so far because some men were moved into rooms where students didn't come

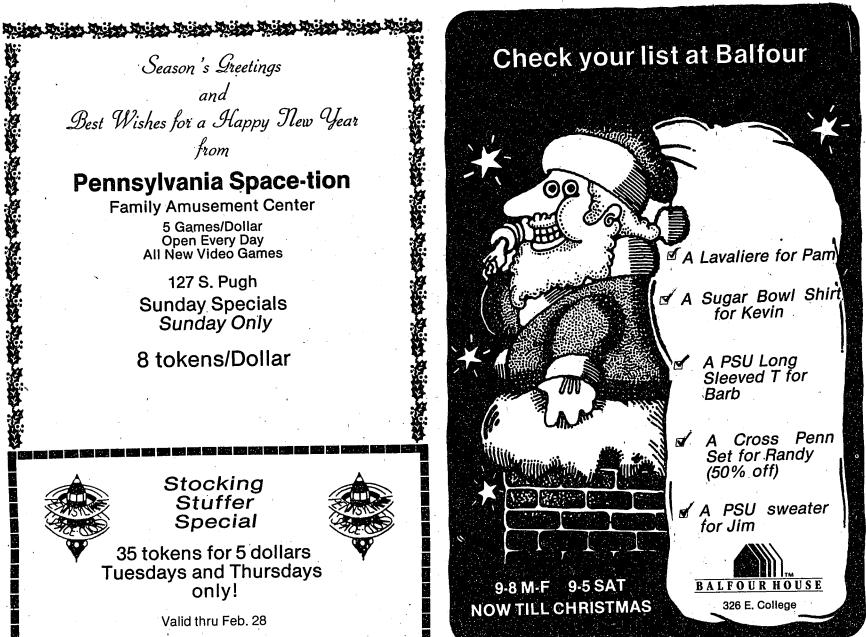
back for Winter Term. Mulberger said the assignment office is allowing women with dorm term, more students moved into tem- contracts to move into vacant spaces. This service is available only to women because there are no vacancies in

the men's housing. Women who have vacancies list them in the assignment office in 101 for a few days, but the women al- from one dorm room to another must ready had been placed in permanent go to Mulberger's office to sign up and claim the vacancy.

"It is a room change process, placed in temporary until we confirm Mulberger explained, "not a direct where the vacancies are." Mulberger room switch. There is only one party



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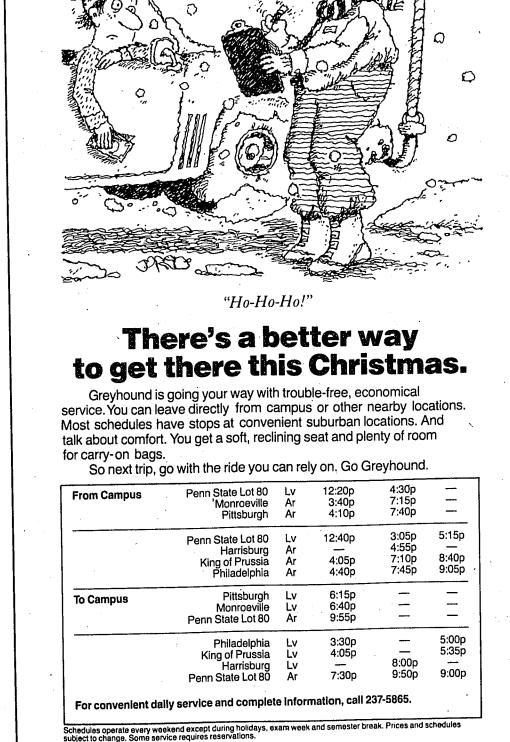
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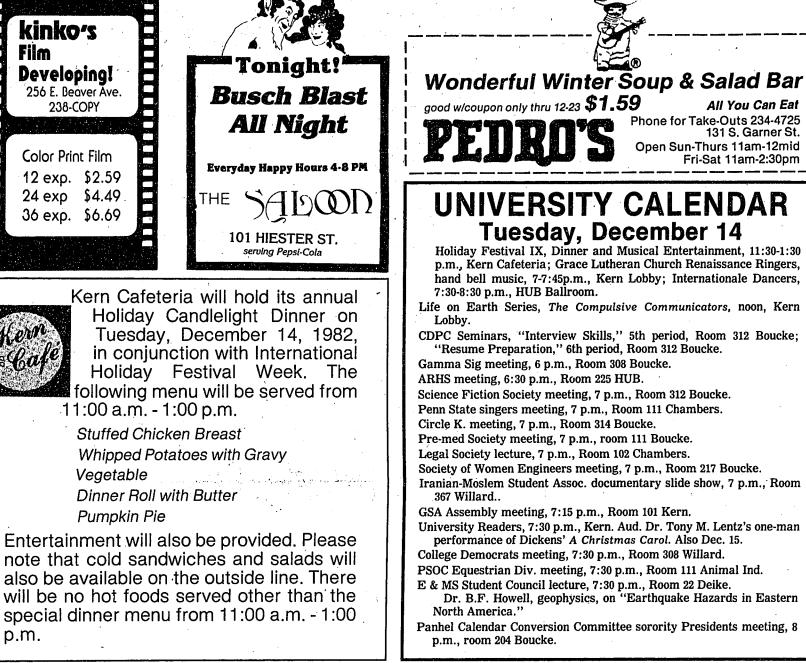
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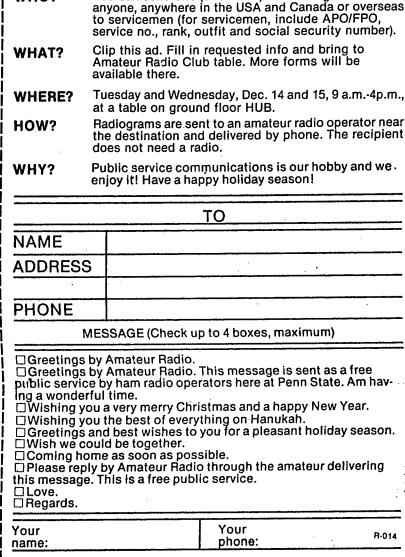
Phone for Take-Outs 234-4725 Open Sun-Thurs 11am-12mid WHAT? WHERE? **UNIVERSITY CALENDAR** HOW? **Tuesday, December 14** Holiday Festival IX, Dinner and Musical Entertainment, 11:30-1:30 p.m., Kern Cafeteria; Grace Lutheran Church Renaissance Ringers, hand bell music, 7-7:45p.m., Kern Lobby; Internationale Dancers, Life on Earth Series, The Compulsive Communicators, noon, Kern NAME CDPC Seminars, "Interview Skills," 5th period, Room 312 Boucke;

All You Can Eat

"Resume Preparation," 6th period, Room 312 Boucke. Science Fiction Society meeting, 7 p.m., Room 312 Boucke. Penn State singers meeting, 7 p.m., Room 111 Chambers.

Pre-med Society meeting, 7 p.m., room 111 Boucke Legal Society lecture, 7 p.m., Room 102 Chambers. Society of Women Engineers meeting, 7 p.m., Room 217 Boucke. Iranian-Moslem Student Assoc. documentary slide show, 7 p.m., Room

University Readers, 7:30 p.m., Kern. Aud. Dr. Tony M. Lentz's one-man performance of Dickens' A Christmas Carol. Also Dec. 15. College Democrats meeting, 7:30 p.m., Room 308 Willard. PSOC Equestrian Div. meeting, 7:30 p.m., Room 111 Animal Ind. E & MS Student Council lecture, 7:30 p.m., Room 22 Deike. Dr. B.F. Howell, geophysics, on "Earthquake Hazards in Eastern



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