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MICHIGAN STATE UNIVERSITY

OFFICE OF THE VICE PRESIDENT
FOR STUDENT AFFAIRS AND SERVICES
STUDENT SERVICES BUILDING

EAST LANSING • MICHIGAN • 48824-1113

April 9, 1993

Ms. Gina Sanone
White House Office of National Service
Room 145, O.E.U.B.
Washington, D.C. 40500

SUBJECT: Your Request for Financial Incentives for Service. Michigan State University's Service-Learning Work Study for Community Service and the Timnick Scholarship.

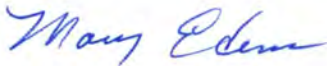
Dear Ms. Sanone:

Gina, you will find enclosed a copy of the Work Study Guidelines for a Service-Learning position (as opposite to clerical-technical), the Student Employment form, and the list of the 35 positions developed for this summer.

Eight to ten Timnick Scholars receive half of their tuition, room and board in order to release work hours (10-30 per week) for a community service project of their choice. You will find the Timnick Scholarship brochure enclosed. A very special part of this scholarship is the invitation scholars receive from Mr. Timnick to discuss their work and reflect on its significance at least once during the course of the year.

Please do not hesitate to call me at (517) 353-4400.

Sincerely,



Ms. Mary Edens
Asst. Director Student Life
Service-Learning Center

ME:ljs

cc: Dr. Barbara Stiedle, Asst. Provost
Dr. Harold Goldsmith, Asst. Vice President, Student Affairs and Services
Roger Nozaki, National Campus Compact

Enclosures: Timnick Brochures
Work Study Packet

SERVICE - LEARNING WORK STUDY

TIME COMMITMENT: Generally 10 - 20 hours per week.

DAYS AND TIMES: Varies according to program and agency needs.

QUALIFICATIONS: A desire to work in community service and a commitment to social issues. Student MUST have Federal Work-Study Award from the Financial Aid office for the semester he/she wishes to work. Undergraduates must be enrolled for at least 6 credits. Other qualifications vary according to position requirements. Position descriptions are posted in the Service-Learning Center.

SKILLS AND BENEFITS: MSU Service-Learning Work Study offers students an opportunity to meet their financial needs while providing needed service to work on community development or poverty-related issues.

OVERVIEW

The purpose of the Service-Learning Work Study program is to provide students with part-time employment while in school. Placements are in Government; on-campus; or in human service organizations which are designed to fulfill some of the community needs. All potential employers must be MSU Board of Trustees approved sites.

RESPONSIBILITIES

Position descriptions are listed in the Service-Learning Center. Responsibilities and qualifications required depend on the specific site. The following are EXAMPLES of some of the functions students may perform in Service-Learning work study:

Recreation/Leisure: Organize group activities.

Child Care: Workers may supervise activities or provide recreation for children and youth in school or community programs.

Tutoring: Working one on one or in a classroom with school-age or adult students.

Research: Students may assist in research in the community or on poverty-related issues. Working may be on-campus or in an off-campus agency.

Advocacy: Students may work with agencies to provide or obtain support for clients. Shelters, counseling centers and victims' organizations provide a variety of services for the community.

Administrative Support: Activities may include accounting, personal record keeping, and communications. (Clerical duties are limited to 30% of a service-learning work study position.)

APPLICATION PROCEDURE AND ORIENTATION

Students apply at the SLC. All applicants must fill out a Service Learning Center application to specify their choice, and take an off-campus Student Employment form to the sponsoring organization. Additional information may be provided by SLC staff during a pre-referral interview.

SERVICE-LEARNING CENTER WORK-STUDY POSITIONS

<u>TITLE</u>	<u>CODE</u>	<u>AGENCY</u>	<u>CONTACT</u>
High Adventure Club Leader	RE-10	Boy Scouts	Matt Thorton
Child Care Assistant	PS-29	Eastminster Child Dev.	Tricia Spagnuolo
Shelter Assistant	MH-69	Economic Crisis Center	Wendy Reynolds
Cultural Arts Instructor	RE-44	Boys and Girls Club	Evelyn Johnson
Social Recreation Leader	RE-43	Boys and Girls Club	Tim Garofalo
Group Club Leader	RE-53	Boys and Girls Club	Mark Simon
Cadet Room Supervisor	RE-42	Boys and Girls Club	Evelyn Johnson
Physical Education Coordinator	RE-51	Boys and Girls Club	Mark Simon
Membership Secretary	PE-39	Boys and Girls Club	Tim Garofalo
Independent Living Assistant	SE-17	Moore Living Center	Laura Bywaters
Assistant Case Manager	MH-63	Moore Living Center	Laura Bywaters
Paid Theater Internship	MC-41	BoarsHead Theater	Judith Gentry
Gym Supervisors	RE-64	Delhi Parks & Recreation	Mark Jenks
Lifeguard	RE-63	Delhi Parks & Recreation	Mark Jenks
Summer Lunch Program Asst.	RE-55	Potter Park Methodist	Cristina Bobier
Summer Day Camp Counselor	RE-67	YWCA Youth Services	Jennifer Miner
Elementary Youth Leader	SB-05	YWCA Youth Services	Jennifer Miner
Steppin' Up Coordinator	SB-04	YWCA Youth Services	Jennifer Miner
Day Camp Secretary	BU-03	YWCA Youth Services	Jennifer Miner
Van Driver	RE-68	YWCA Youth Services	Jennifer Miner
Youth Office Secretary	PE-38	YWCA Youth Services	Jennifer Miner
Water Instructor	RE-66	YWCA Youth Services	Mary Buttrey
Lifeguard	RE-65	YWCA Youth Services	Mary Buttrey

Interpreter	MC-24	IMPRESSION-5	Dawn Shields
Technical Researcher	MC-14	IMPRESSION-5	Dawn Shields
Museum Store Clerk	MC-05	IMPRESSION-5	Dawn Shields
Special Events Volunteer	MC-16	IMPRESSION-5	Dawn Shields
Demonstrator/Instructor	MC-10	IMPRESSION-5	Dawn Shields
Public Relations/External Rel.	MC-34	IMPRESSION-5	Dawn Shields
Program Assistant/Exhibits	MC-22	IMPRESSION-5	Dawn Shields
Kids Inc. Program Aide	RE-17	East Lansing Rec./Arts	June Reineke
Tutor	ED-10	Neighborhood Ed. Prog.	Cleveland Henry

UPDATED MARCH 31-1993

I. Student Information (To be completed by the student)

NAME (Last)	(First)	(M.I.)	Other Name Worked Under At MSU	PID NUMBER	SOCIAL SECURITY NO.
LOCAL ADDRESS (Street, Apt./Res. Hall)			CITY	STATE	ZIP CODE
PERMANENT ADDRESS (Street, Apt.)			CITY	STATE	ZIP CODE

Schedule:

	8-8:50	9-10-10	10-20-11:10	11:30-12:20	12:40-1:30	1:50-2:40	3-3:50	4:10-5	7-10
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s									
s									

II. Authorization for Hiring (To be completed by the hiring dept.)

Starting Date:	Department Name:
Job Title:	Job #:
Pay Rate	Unit of Time: ☐ Hourly ☐ Project Pay
SUPERVISOR	ACCOUNT #s:
PAYROLL CLERK	
DEPT. ADDRESS	PHONE

Supervisors: Have you attached a completed I-9 form (circle one)?	YES	NO
Have you attached a copy of the student's Social Security as required by the IRS?	YES	NO
Have you informed the student employee of Michigan's Right-To-Know Law?	YES	NO
Have you informed the student employee of the drug-free workplace policy?	YES	NO
Have you assessed the occupational hazards of this position and if applicable, attached "The Occupation Health Risk Form?"	YES	NO
Have you provided information about the department and Student Employment policies and procedures?	YES	NO
Have you informed the student of the need to notify the employer of accommodation (as required by the Americans with Disabilities Act of 1973 and the Michigan Handicappers' Civil Rights Act)?	YES	NO

Authorized Signature _____ Date _____

Are you authorized to work in the U.S.? ☐ YES ☐ NO	Currently Enrolled? ☐ YES ☐ NO
Class Level ☐ FR ☐ SO ☐ JR ☐ SR ☐ GR	Major _____
Currently working on campus? ☐ YES ☐ NO	If yes, # of Hours: _____
Date Available: _____	Do you have relatives working in this dept? ☐ YES ☐ NO
Other Skills: _____	
Do you have federal or state work-study (circle one)?	YES NO
Are you pursuing a degree, diploma or certificate at MSU?	YES NO
If you are an international student, are you registered as full-time for your degree?	N/A YES NO
Do you agree to work a maximum of 29 hours a week (if you are a US citizen or permanent resident)?	N/A YES NO
Do you agree to work a maximum of 20 hours a week (if you are a F-1, J-1 or J-2 visa holder)?	N/A YES NO
Do you agree to accept this position?	YES NO
Do you agree to a period of employment of 1 semester?	YES NO
Have you read, understood and checked the above policies as applicable?	YES NO
Student Signature _____	Date _____

III. Hiring Verification (To be completed by the Student Employment Office)

Remaining Federal/State Work-Study Award:	\$ _____
Student Employment Office:	
Processed by _____	Date _____

IV. Employment Termination (To be completed by the Employer and Student)

Work Performance: ☐ Excellent ☐ Good ☐ Fair ☐ Poor	Last Day Worked: _____
Reason for termination: _____	
Student Signature _____	Date _____
Authorized Signature _____	Date _____

TO: SLC Staff Advisors
FROM: Keely
RE: Service Learning Work Study Application Procedure

Students applying for SLC work-study must:

1. Fill out a Service Learning Ctr application & referral form.
2. Fill out a Student Employment form (Students must leave the "date-of-issue" and "STUDENT'S STATUS" sections blank.)
3. Student should take the Student Employment form to the agency interview. If the student is hired, the agency will fill out section 2, the student will complete section 3.
4. After the AGENCY interview:
 - a. The student should take the S.E. form to the Student Employment Office (SEO) in room 110 Student Services. The SEO will fill in the STUDENT STATUS section and the "Date of Issue."

-OR-

- b. Have the agency mail the form back to SEO.

NOTE: WORK-STUDY STUDENTS CAN NOT BE PAID UNTIL THIS FORM IS RETURNED!

5. The Referral Form must be returned to the Service-Learning Center.

PINK -- To Staff advisor for program (RE, MH, PS...)
YELLOW-- To Keely

Application for the Henry Timnick Scholarships

Apply in your sophomore or junior year in preparation for your junior or senior year. Please complete this application by *typing or printing in ink*. Applications must be submitted with the required attachments by the first Friday after the end of spring break.

**The Timnick Scholarship, MSU Foundation, Suite 220, 4700 South Hagadorn Road,
East Lansing, MI 48823**

Name _____ Student # _____

Home Address _____ Home Phone () _____

Local Address _____ Local Phone () _____

Credits completed by the end of spring semester _____ Estimate summer credits, if any _____

Academic Major _____ Current GPA _____ ☐ MSU ☐ Transfer institution

Employer during the academic year (attach 1040 pay stub to verify employment) _____

_____ Average hours worked per week _____

Employer during summer break (attach 1040 or pay stubs to verify employment) _____

Current extracurricular activities (note leadership positions) _____

Please use only the space below and the back side of this form to answer these questions.

1. What additional service activity would you engage in should you receive this award? What would this involvement mean to you? Be specific.
2. How has your work experience contributed to your development as a person and to the achievement of your overall educational objectives?
- (2. Applicants for **renewal only**: How would you describe the impact of your volunteer work this year upon those you assisted and upon your own development?)

I certify that this information is correct and complete. I further cerify that I will not be a recipient of more than \$500 in scholarship and financial aid from any source during the next academic year.

Signature _____

Date _____

Who is Henry Timnick?

Born and reared in Canada, Henry O. Timnick attended Michigan State University (BA '55, MBA '58) where he was a hockey player. After serving in the navy, he worked for General Electric, both here and abroad. Later in his career, he headed up the turnaround of the Stanley furniture manufacturing company for the Mead Corporation. He subsequently bought Stanley and under his chairmanship, it became one of the nation's largest home furnishings companies.

After selling Stanley, he moved to New York City and was a partner at the private investment firm of Clayton and Dubilier until 1992. Now, in addition to serving on several company boards, he is a full-time documentary film maker and writer.

In addition to his cultural involvements in New York City, Henry Timnick devotes considerable time and effort to volunteer activity. He chairs the major gift division for MSU's Capital Campaign, the Anderson Orthopaedic Research Institute annual campaign, as well as a foundation campaign to assist the homeless.

Mr. Timnick frequently visits Michigan State University and is active in many MSU organizations. He has been a generous supporter of the University and has taken special interest in MSU students. In 1985, Mr. Timnick was honored with an MSU Outstanding Business Alumni Award.

Applications for the
Timnick Scholarships
are available at the
following locations:

Administration Building
Room 50

Service Learning Center
26 Student Services

Student Employment Office
110 Student Services

For additional information
or applications, contact
the MSU Foundation,
Suite 220
4700 South Hagadorn Rd.
East Lansing, MI 48823
Phone: 517/353-9268

The Timnick Scholarship

But I never
qualify for
scholarships....

Why does Henry Timnick want me to get this scholarship?

“To live an interesting and successful life, both personally and professionally, a broad education is extremely important. A strong work ethic is also critical to one's success in any endeavor.

Since I feel so strongly about a good education, I have established an endowment at Michigan State University to help worthy students defray some of their costs. By 'worthy' I mean students who are disciplined enough to maintain at least a B average and who would be involved in school activities and community service projects if they didn't have to work so many hours.

Therefore, I designed the Timnick Scholarship to allow successful students to be involved in service projects and to participate in extracurricular activities by relieving them of some of their financial burden. I believe these students will make a positive impact on society in later years by learning through their college experiences the importance of being sensitive and responsive to the needs of others. I also want to encourage students to become as well-rounded as possible.

I invite all worthy students to apply for a scholarship. I look forward to meeting the Timnick Scholars, encouraging them, and watching them grow to be successful and fulfilled citizens. ”

But I never qualify for scholarships.

This scholarship was designed to assist those who do not qualify for other financial assistance. You qualify for this scholarship if you...

- will be a junior or senior throughout the next academic year.
- have a grade point average of 3.0 or higher.
- do not qualify for other financial awards based on either merit or financial need that continue into your junior year. You will not be excluded from consideration if you are receiving an award of no more than \$500 per year.
- currently work during the academic year to help meet college expenses.
- wish to be involved in community service activity.
- maintain full-time student status at Michigan State University while receiving the scholarship.

Transfer students who have been admitted to the University at the junior or senior year level are eligible to apply for the Timnick Scholarship.

Scholarship recipients will be chosen based on their applications, including their essays. Semi-finalists will be interviewed.

How will a Timnick Scholarship help me?

The scholarship will contribute one-half of the Timnick Scholars' tuition and fees (based on in-state tuition rates) for one academic year consisting of two semesters. This will allow you to maintain or improve your academic performance while devoting time to community service. Without this scholarship you would have had to commit this time to working to contribute to the cost of your education.

The number of awards given in any single year may vary, depending upon funding and the quality of the applications.

All applicants will be notified of the results at or before the end of spring term.

Students who receive the award for their junior year may apply for renewal for their senior year. To complete the renewal application, please respond to question 1 and the *alternative* to question 2 on this form.

Cornell's strength in undergraduate education has been greatly enhanced through a unique approach to financial aid known as the Cornell Tradition. The program has provided tangible proof of the loyalty and dedication of our alumni and of their willingness to help meet the needs of Cornell and its students.

President Frank H. T. Rhodes

Cornell has had a profoundly positive influence on our lives in many ways. The generosity of previous Cornellians affords us the opportunity to repay our "debt" by helping able, hard-working students to enjoy the fruits of a Cornell education. As a bonus, we meet inspiring young people who actually thank us for what we regard as an obligation.

Stephen Fillo '59

Elizabeth Fuchs Fillo '58

*The Stephen and Elizabeth Fillo
Cornell Tradition Fellowship*

A landmark in the financing of higher education that has won national acclaim, the Cornell Tradition rewards students committed to the work ethic and community service by decreasing their indebtedness for the cost of a Cornell education. The program supports the university's efforts to maintain diversity among its students. It also implements founder Ezra Cornell's belief that cost should not prevent a worthy student from enrolling at Cornell.

Cornell University is an equal-opportunity, affirmative-action educator and employer.
Office of Publications Services
190 5M AP

The Cornell Tradition



*I have always been in favour of
combining labour and study.*

Ezra Cornell, 1846

CORNELL
UNIVERSITY

Helping Students Help Themselves

In 1982, an anonymous group of alumni and friends pledged more than \$7 million to Cornell University for a new program to be called the Cornell Tradition. The program has become a landmark in the financing of higher education. By offering fellowships to students already committed to the work ethic, the Cornell Tradition further decreases their indebtedness for education costs. Generous stipends replace loan obligations.

The program supports the university's efforts to maintain diversity in the student population. It also embodies a belief, expressed by founder Ezra Cornell, that cost should not be the determining factor in enrollment decisions. The Cornell Tradition is unique in its emphasis on reducing student loans and has been cited in the *New York Times* as a model program for other colleges and universities. Since the program's inception, more than 2,500 Cornell Tradition fellowships, totaling almost \$7 million, have been awarded to deserving Cornell students.

I want to offer thanks to the university for the Cornell Tradition and the assistance it provided me throughout the past four years. I am now a Cornell graduate—glad to be able to say that, but sad to leave this wonderful rainbow community where my greatest dreams have materialized. I cannot overemphasize how the Tradition program made my Cornell experience possible. I hope that the program will continue to grow and prosper, making a Cornell education possible in the future for many others like me.

Stephen M. Scott '89

The Cornell Tradition Helps Students in Several Ways

Cornell Tradition Fellowships

Academic-Year Fellowships

The Cornell Tradition fellowship program offers qualified students up to \$2,500 each academic year to replace their loan obligations. Students who have demonstrated a commitment to helping themselves through work, academic achievement, and volunteer community service are nominated—or may apply directly—to the fellowship program.

Those who are selected must continue to demonstrate their commitment to work, service, and scholarship in the following ways:

- They must work 250 hours during each academic year. (Freshmen may work 200 hours.)
- They must participate in community service or extracurricular activities (at least seventy-five hours each academic year).
- They must maintain scholastic excellence with a minimum 2.3 grade-point average.

Once selected, Cornell Tradition Fellows are expected to continue with the program through their college career.

Summer Fellowships

A special feature of the Cornell Tradition program is Summer Fellowships. Students who accept career-related summer jobs away from home often find that travel and living expenses seriously decrease their real earnings. The program offers up to \$1,600 of fellowship funds for the ensuing academic year. Thus by reducing the need for borrowing, Summer Fellowships free Cornell Tradition undergraduates to accept valuable career-related summer employment regardless of location.

Academic and Career-Related Jobs

Job Referral Service

Cornell's Job Referral Service assists in placing Tradition Fellows with faculty or staff members who have matching interests and talents. The

I am very proud to be part of the Cornell Tradition and to be able to help someone else experience the special joy of this place we all love so much. It's a unique opportunity—not just for the student but for me as well.

Barbara Hirsch Kaplan '59

The Barbara Hirsch Kaplan
Cornell Tradition Fellowship

service also helps Tradition Fellows fulfill their required academic-year employment. Jobs provided through the service often facilitate students' career opportunities later on.

Summer Job Network

Tradition Fellows can also take advantage of Cornell's Summer Job Network (SJN) program. Administered by the Office of Financial Aid and Student Employment, the SJN places Cornell undergraduates all over the United States in summer positions related to their career interests.

Internships

Public-service internships are intended to provide a more extensive work experience in the public sector during either the academic year or the summer. Students may also pursue **academic internships** or **career-related internships**; these can be designed individually to help students broaden their Cornell experience.

Faculty Involvement

Because contact with faculty members enriches the Cornell experience for undergraduates, the Cornell Tradition, through its activities, enhances such contact. Faculty members in turn encourage Tradition Fellows and assist in the following ways:

- They participate in discussions, symposia, or receptions sponsored by the Tradition.
- They offer opportunities for undergraduate research.
- They help Tradition Fellows find career-related jobs on and off campus.

Keeping the Cornell Tradition Strong

The Cornell Tradition's continued success depends on the concern, involvement, and generosity of alumni and friends. For those interested in the program, there are several important ways to keep the Tradition alive—ways to enhance and enlarge the opportunities provided by the original donors and to help motivated, qualified Cornell students help themselves:

- Endow a Cornell Tradition named fellowship.
- Make an annual gift in support of the Cornell Tradition.
- Encourage Cornell alumni and friends of the university to support the program.

We welcome your interest and encourage your participation in the Cornell Tradition. To find out more about fellowships, please contact:

The Cornell Tradition

Cornell University
101 Day Hall
Ithaca, New York 14853-2801
(607 255-8595)

To find out more about on-campus jobs or the Summer Job Network, please contact:

Office of Financial Aid and Student Employment

203 Day Hall
Ithaca, New York 14853-2801
(607 255-5145)

The fellowship has been a tremendous financial relief to both my parents and myself. I've been working either full or part time for most of the past ten years, so I recognize the importance of hard work. It's wonderful to know that my contribution has been recognized and rewarded in such a prestigious way. I'm involved in many activities on campus, geared toward returning the gift of Cornell as it was given to me several years ago.

Michael F. Dreitzer '91

Susan

file w financial
and info

The Cornell Tradition

Cornell University
101 Day Hall
Ithaca, New York 14853-2801
Telephone: (607) 255-8595
Fax # (607) 255-0284

26 April 1993

Ms. Jina Sanone
Office of National Service
OEOB, Room 145
17th and Pennsylvania Avenue
Washington, D. C. 20500

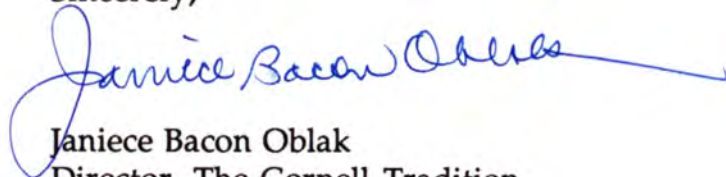
Dear Ms. Sanone:

In response to your telephone request of Thursday 22 April, please find information about The Cornell Tradition, an undergraduate fellowship program that replaces loans of up to \$2500 for deserving students. I have included a summary sheet "Highlights of The Cornell Tradition," a one page flyer that describes the program in more detail, an alumni newsletter that highlights alumni and current students (including service activities), a "10th Anniversary Survey Research Report," and a fundraising brochure about the Tradition.

Please feel free to call me if I can provide you with additional information. As you may know, The Cornell Tradition was discussed in the April 12, 1993 issue of *U. S. News & World Report*. Tradition Fellows participate in a wide range of public service opportunities, from volunteer firefighting to reading for the blind to Habitat for Humanity building days. Additionally, the Tradition has sponsored nearly 50 public service internships (sponsorship includes a travel subsidy and living stipend) for Tradition Fellows, ranging from crop and farm management for an orphanage in the Philippines to working with clients in a teen parenting program in Ithaca, New York, to serving as a consultant for the Minister of Agriculture in Kiev, Ukraine.

Tradition Fellows often comment that the additional dimension of public service/leadership activities is one of the most important aspects of their undergraduate experiences. We at Cornell applaud President Clinton's initiatives for a national service plan for college students.

Sincerely,



Janiece Bacon Oblak
Director, The Cornell Tradition

jbo/enclosures

HIGHLIGHTS OF THE CORNELL TRADITION

- **Goals of The Cornell Tradition:**
 - Reduce the level of debt for deserving Cornell undergraduates by replacing up to \$2500 in need-based loans with fellowships that do not have to be repaid
 - Recognize and reward students for their work ethic and volunteer service/leadership contributions
- Founded at Cornell University, Ithaca NY in 1982 with a \$7 million anonymous gift
- Number of Cornell Tradition Fellows each year: 600 (5% of the undergraduate population)
- \$10 million of loans have been replaced with Tradition fellowships since the founding of The Cornell Tradition ten years ago
- Nearly 2500 Cornell alumni and current students have been selected as Tradition Fellows
- **To remain in the program, students must:**
 - Work 250 hours during the academic year (200 for freshmen) for which they receive pay that is theirs to keep: last year (1991-92) Tradition Fellows worked an average of 330 hours during the academic year
 - Participate in a minimum of 75 hours of volunteer service or leadership activities: last year Tradition Fellows participated in an average of 167 hours of service/leadership activities
 - Maintain at least a 2.3 minimum GPA: last year Tradition Fellows had an average GPA of 3.1
- **Program Components include:**
 - Academic year fellowships of up to \$2500
 - Summer fellowships of up to \$1960
 - Academic year and summer public service internships of up to \$3200 for living expenses
 - Wage subsidy for summer and academic year
 - Senior Recognition Awards of \$2500 for outstanding work and service; awards are designated for a non-profit agency or to create a one-year named fellowship for a continuing student
 - Named fellowships that match donors and Tradition Fellows and foster a sense of support and mentoring
 - Service, social and academic opportunities on a regular basis
 - A sense of community and commitment among Tradition Fellows
 - An alumni association that fosters service opportunities, mentoring and fundraising activities for the undergraduate program.

THE CORNELL TRADITION

101 Day Hall • Cornell University • Ithaca • NY • 14853

Phone: (607) 255-8595

Facsimile: (607) 255-0284

*I have always been in favour of
combining labour and study.*

—Ezra Cornell, 1846



Ezra Cornell founded his university with a commitment to provide students with opportunities for work as well as for study.

The Cornell Tradition, an alumni-endowed program that recognizes and rewards outstanding undergraduates, is a contemporary expression of the founder's vision. Established in 1982 through an anonymous gift of \$7 million, the program awards six hundred fellowships each year to students who demonstrate significant work experience, community service, and scholarly achievement. Through the Cornell Tradition, students can make meaningful contributions to campus life that will enhance their own experiences and those of generations to come.

REAPING THE BENEFITS

Fellowship awards. If you become a Cornell Tradition Fellow, an award of up to \$2,500 a year, depending on your need, will be credited directly to your bursar account, reducing by that amount the indebtedness you may incur in obtaining the Cornell degree. A small number of fellowships in the form of a book award are granted to students who are ineligible for financial aid but meet the other selection criteria.

Faculty Involvement. Access to faculty is enhanced through advisory and social activities organized by The Cornell Tradition Student Advisory Council. Faculty members demonstrate exceptional interest in Cornell Tradition Fellows by:

- participating in various discussions, symposia, or receptions sponsored by fellows.
- offering opportunities for undergraduate research.
- helping fellows find career-related jobs on and off campus.

Summer Fellowships. If you work away from home or have a substantial commute during the summer, increased travel and living expenses may make it difficult for you to meet savings expectations from your earnings.

Summer fellowships provide up to \$1,960 to incoming and continuing Cornell Tradition Fellows who have worked in a career-related job at least thirty-five hours a week for a minimum of eight weeks during the summer, and have a student contribution from income (SCI) included in their academic year financial aid package. Awards are credited directly to the student's bursar account.

Internships. These are designed to provide an extended experience (a summer, a semester, an academic year or winter intercession) and may replace either the work or community service component of the fellowship. Fellows develop internships on a case-by-case basis to explore an academic/career-related interest usually in the not-for-profit sector. A stipend covers basic living expenses for the duration of the internship.

BECOMING A CORNELL TRADITION FELLOW

If you are applying for admission to Cornell or are a continuing student in a full-time undergraduate degree program, you are eligible for consideration as a Cornell Tradition Fellow. Admissions personnel evaluate every application to Cornell to identify the incoming freshman and transfer students who are involved in their community through volunteer service/extracurricular activities and paid employment, and are therefore potential Cornell Tradition Fellows. Continuing students who want to be considered may apply in the spring. Applications are reviewed by a selection committee and awards are made on a competitive basis.

KEEPING YOUR FELLOWSHIP

Although the amount of the award may vary, your fellowship will be renewed each year until graduation if you have:

- completed at least 200 hours of paid work during your freshman year at Cornell or 250 hours during upperclass years. In 1991-92 the average number of work hours was 330.
- maintained involvement (minimum of 75 hours per year) in community service activities, particularly in volunteer positions that benefit others, and in campus activities that contribute to the university and its mission. In 1991-92 the average number of service hours was 167.
- achieved at least a 2.3 cumulative grade point average in a full-time degree program. The average GPA for 1991-92 was 3.1.

CARRYING ON THE CORNELL TRADITION

The Cornell Tradition Alumni Association provides fellows with the opportunity to participate in The Cornell Tradition after they graduate. Tradition alumni provide the next generation of fellows with job opportunities, contribute to the financial support of The Cornell Tradition, and return to campus when they can to meet with current fellows and staff members.

Cornell Tradition Fellows confirm Ezra Cornell's belief that work and study are complementary pursuits that should be integral components of undergraduate education. ■

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The Newest Members of The Cornell Tradition -- Class of 1996

As part of Freshman Family Weekend, The Cornell Tradition welcomed fellows and their families with breakfast at the Trillium in Kennedy Hall. Tradition Director, Janiece Bacon Oblak, introduced the staff and gave an overview of the Tradition—its requirements, goals and programming. She explained that the Tradition is a highly visible program at Cornell and is becoming more competitive as more and more students exceed the minimum requirements.

An acapella singing group the 'Touchtones' entertained the capacity

filled Trillium with a fine selection of songs complete with their own style of humor. Senior Felicia Tucker gave some insights on her Tradition and Cornell experiences and advised the freshmen to take advantage of what Cornell has to offer. Freshman Joshua Friedman spoke briefly about his expectations, and about being new at Cornell and to the Tradition.

This year, the 10th anniversary of the program, there are 146 freshman fellows representing 26 states from across the country.

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THE CORNELL TRADITION

10th Anniversary Survey Research Report

by Yuko Mulugetta, Ph. D.,
and Associates

*I have always been in favour
of combining labour and study.*
- Ezra Cornell, 1846



The Cornell Tradition Program began its operation with an anonymous gift of over \$7 million in 1982. The program awards approximately six hundred fellowships each year to financially aided undergraduate students who demonstrate significant work experience, community service, and scholarly achievement. An award of up to \$2,500 a year reduces by that amount the indebtedness a student may incur in obtaining a Cornell degree. Tradition Fellows are strongly encouraged to participate in the program throughout their undergraduate years, so that they will have substantially less indebtedness upon graduation than non-program participants. Besides awarding fellowships, the Cornell Tradition enhances students' employment and internship opportunities, as well as community service experiences. The program also helps fellows develop closer ties to the university through contacts with donors who have endowed Tradition fellowships. Tradition alumni are expected to provide subsequent generations with job opportunities and financial support, and be actively involved in various volunteer activities. During the 1992-93 academic year, the Cornell Tradition celebrates the tenth anniversary of its founding, an appropriate time to measure the program's progress in meeting its goals.

Program Goals

The goals of the Cornell Tradition program were set forth in October, 1982. The stated goals are to help Cornell University:

- (1) reduce indebtedness of students to make it easier for them to pursue graduate study or service-related careers (**indebtedness goal**);
- (2) remain competitive in recruiting the most promising students by offering fellowships and career-related summer employment opportunities (**admissions/recruitment goal**);
- (3) make career-related job opportunities available during undergraduate years, so that students might help meet education costs through meaningful work experience (**employment opportunity goal**);
- (4) instill in Tradition Fellows the moral obligation to perpetuate the Cornell Tradition through future service and financial assistance (**gift giving goal**).

These objectives are designed to address and influence several key aspects of students' lives during both their undergraduate and post graduate years.

Research Design

Since 1985, survey research has been conducted annually to measure differences between giving patterns and other characteristics of the Cornell Tradition alumni (the experimental group) and the alumni who did not participate in the program (the control group). The respondents in the two groups were sampled from the same graduating class based on stratified random sampling. This procedure established similarity of the two groups in terms of: (1) gender and ethnic distribution (White, Asian, and under-represented minorities), (2) financial aid status, and (3) college of enrollment at Cornell.

The following six areas were investigated: level of indebtedness from undergraduate education; graduate status; employment status; attitudes towards alumni functions; participatory experience in alumni/community activities; and level of giving to Cornell. A one-year post graduation survey was mailed to the sample in June each year, followed by a reminder postcard and a replacement questionnaire for those who did not respond to the initial mailing. We masked the connection between the survey and the Cornell Tradition office to control for the potential,



BROWN UNIVERSITY Providence, Rhode Island 02912

January 1993

Dear Applicant:

As you have indicated an interest in community service on your application to Brown University, I am writing to let you know about the C. V. Starr National Service Fellowship Program. This program is designed to recognize and honor Brown students for their outstanding commitment to public service, and reflects the belief that the presence of students who have devoted themselves to a period of service will greatly enrich the life of the Brown community.

Each year a small number of freshmen are selected as recipients of Starr Fellowship awards based on their demonstrated appreciation for the value of public service. Starr Fellows receive a stipend of \$1,000. The Fellowship is a one year award which is *not* based on financial need.

Applicants to the College who have spent a considerable amount of time in community service during their high school years or during a year off between high school and college may be eligible for a Starr Fellowship. This service may have taken place with private or public agencies in the U.S. or abroad. Commitment to public service is judged by the student's reflections on the experience in the Fellowship application essay, as well as by the nature of the service and the time devoted to it.

Enclosed are application forms and more detailed information on the Starr Fellowship program for first-year applicants to the University. **February 26, 1993** is the deadline for Starr Fellowship applications. Individuals selected as Starr Fellows will be notified after the time of admission. While Brown University actively seeks students who demonstrate a commitment to public service, **receipt of this application does not indicate preference in the University application process.**

If you have been highly involved in community service, I encourage you to apply to the Starr Fellowship program.

Sincerely,

Peter C. Hocking
Acting Director

The C.V. Starr National Service Fellowship Program

A liberal education encourages awareness of the responsibility that individuals bear toward society. To foster a sense of civic responsibility amongst students, Brown University, with a gift from the C.V. Starr Foundation, has established a program of special fellowships encouraging student participation in voluntary public service.

Starr Fellows receive \$1,000 toward their educational expenses at Brown. Entering first-year students are encouraged to apply if they have participated in community service work during his or her high school years, or during a year in which college admission was postponed.

Applications should reflect an established pattern of service as exemplified by previous service initiatives and commitment to future service. The service may take place in the United States or a foreign country; it must normally have occurred within three years of application for the award. Candidates for the program must submit an application which includes an essay and a letter of recommendation.

Applicants are advised to reflect evidence of initiative, personal growth, and a deepened understanding of an identified social issue in their application essay. Applications to the Starr Program are individually reviewed by the Starr Fellowship Committee which consists of faculty, students, and staff.

Stipends will be awarded upon matriculation or continued enrollment at Brown. Students on financial aid will be awarded their stipends in accordance with federal regulations.

Past Starr National Service Fellows Include:

Kelli Auerbach '94, of Venice, California, was a co-founder of the L.A. Student Coalition, an action organization concerned with social issues such as homelessness, Central America, and Apartheid. She worked extensively on publicity, programming and fund-raising for demonstrations at the South African Consulate and presentations for the L.A. City Council. In addition, Kelli worked with the Children of War organization, the Brotherhood-Sisterhood program, and spent a summer in Nicaragua. She has written articles, spoken at demonstrations, and led workshops to further the cause of social justice.

Bradley Gordon '91 returned to Providence this spring after spending two years in Singapore and Thailand. While studying abroad in Singapore, Brad began teaching English as a volunteer in the Vietnamese Refugee Camp. After this experience, he decided to take time off to teach English as a volunteer with *Save the Children USA* in the *Phanat Nikhom Refugee Camp* in Thailand. Afterwards, Brad worked as a resource librarian with the Consortium at the same camp. Beyond his duties as a librarian, Brad also started an artist group for refugees and initiated a women's handicraft circle. Upon returning to

Brown, Brad began tutoring a Cambodian woman with her college work and also the Laotian Buddhist monks from the local temple.

Damali Patterson '94, of Washington D.C., has worked extensively with her high school's SADD (Students Against Drunk Driving) program for the past four years. She proposed the idea for an "Awareness Week" once a year to "bombard the students" with a variety of information and alternatives to drunk driving. As the "Awareness Week" became an annual tradition at her high school, Damali took up the reigns as president of her SADD. She has also spent considerable time teaching deaf and hearing impaired children, teaching at the *Capital Children's Museum*, and also teaching ESL and Mathematics. She has a special interest in working with children, as she believes that "there is something so wonderful about young people. They seem to see the integrity in a person's actions immediately."

Amy Roberts '92, of Greenwich Connecticut took one year off from Brown and worked as the Coordinator of a Mobile Clinic Program of the *Rural Health Office* at the University of Arizona. The Clinic truck has been moving to provide primary health care, health education and disease prevention to rural communities. Amy believes that "health care in the United States should be a right of all citizens, not a privilege for those that have access to it." As well as administrating the program, Amy enjoyed working with the lower income rural communities training volunteers, removing barriers to health care, and empowering people for their health care rights. In addition, she participated in the Providence-Niquinihomo Sister City Project. Amy plans to continue with medical school after Brown.

For More Information, Please Contact:

Mr. Peter Hocking, Associate Director
The Howard R. Swearer Center for Public Service
Brown University , Box 1974
Providence, Rhode Island 02912
Attention: STARR FELLOWSHIP PROGRAM

FINAL APPLICATIONS MUST BE SUBMITTED BY
26 FEBRUARY 1993, 5:00 P.M.

The C.V. Starr National Service Fellowship Program

for First-Year Students

APPLICATION

With the aid of a grant from the C.V. Starr Foundation, Brown University has established a special fellowship program to recognize and honor Brown students who have demonstrated an outstanding commitment to public service. The program reflects Brown's belief that public and community service is integral to a liberal arts education.

To be eligible for a Starr Fellowship as an entering student, an individual must have spent a considerable amount of time in community service work during his or her high school years, or during a year in which college admission was postponed. This service should have directly addressed human, community or environmental needs, or have taken place with institutions that address these needs. Please read the enclosed information sheet carefully and consider your experiences before applying. If you have questions, please contact the Center for Public Service at (401) 863-2338.

(please print or type)

Name: _____
(First) (Last)

Current Address: _____ Home Address (if different from left): _____

Telephone: _____ Social Security # _____

Date Returning/Entering Brown: _____ Concentration _____

Date Signature of Applicant

Briefly but specifically describe the particular work you did upon which to base your application for a Starr Fellowship.

1. Public service on which the application is to be based

Name and address of organization(s) (limit to two):

_____	_____
_____	_____
_____	_____

Dates of Service: From _____ To _____
From _____ To _____

Remuneration for Service: \$ _____ \$ _____
(wage or stipend)

2. Other Service

The Starr Fellowship selection committee is primarily interested in extended periods of intensive service. However, it also takes into account patterns of service. Please list below any other forms of public service that you have performed, not described in part 1.

Form of service	Dates of Service	Part/Full Time?	Wage?
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3. Reference:

Please solicit a reference from your supervisor or the director of the organization for which you worked (use the enclosed Supervisor Evaluation Form). References from relatives of applicants will not be accepted.

Ask your referee to submit letter *directly* to the **Starr Fellowship Program** by 26 February 1993. The Starr Fellowship Program will not accept any application materials after this date.

Name, address, and phone number of supervisor: _____

Phone _____

4. Assessment of Experience

On a separate page please write an assessment of your service experience; this should include a description of the service and its effect on you. (You may use both sides of the page if you wish; please type, if possible.) Submit your assessment with the application by 26 February 1993, to:

Mr. Peter Hocking, Associate Director
The Howard R. Swearer Center for Public Service
Box 1974, Brown University
Providence, RI 02912
Attention: STARR FELLOWSHIP PROGRAM

STARR NATIONAL SERVICE FELLOWSHIP

Supervisor Evaluation Form

Supervisor Evaluation for: _____
(applicant's name)

The above named student has submitted an application for a C. V. Starr National Service Fellowship at Brown University. These fellowships are given to students who have demonstrated an outstanding commitment to public service. An individual must have spent a considerable amount of time in social service during his or her high school years, or a leave from the university. Their service should have addressed human, community or environmental needs, or have taken place with institutions that address these needs. If you have any questions, please call the Center for Public Service at (401) 863-2338. Deadline for application is: **26 February 1993.**

Please Note: Reference letters from relatives of the applicant will not be accepted.

1. Length of employment (give specific beginning and termination dates):

2. Total compensation, including benefits:

3. Describe the position the applicant held and the specific responsibilities it entailed:

4. In order to evaluate this student's candidacy for a Starr Fellowship, we would appreciate your candid assessment of the applicant's contribution to your agency or organization and of the experience's affect on him or her. Please attach copies of any formal evaluation materials normally completed by your organization if they are available for this individual.

Signature: _____

Name of Evaluator: _____

Organization: _____

Name

Address

Phone

Return by **26 February 1993** to:

**Mr. Peter Hocking, Associate Director
The Howard R. Swearer Center for Public Service
Box 1974, Brown University
Providence, RI 02912
Attention: STARR FELLOWSHIP PROGRAM**

**BROWN
UNIVERSITY**

**PUBLIC
SERVICE
REPAYMENT
FUND**

THE PROGRAM

A Public Service Repayment Fund has recently been established through the generosity of an anonymous donor. The fund is for Brown University graduates who enter public service or teaching careers.

The fund is expected to last six years and help approximately 38 graduates. However, the University hopes to secure matching funds so that additional students may benefit beyond the expected life of the fund. The donors have expressed their desire that the fund be named for any other contributor who pledges \$750,000 or more.

ELIGIBILITY

To be eligible for this program, an applicant must be a recent graduate of Brown University, December or May, who has incurred substantial debt in order to pay his or her educational expenses, and who is employed in a full-time, qualifying public service or teaching position.

The position must meet the following criteria:

1. The organization or agency for which the recipient works must be tax-exempt;
2. the organization or agency must address human, community, educational or environmental needs through direct services to people;
3. the salary paid to the applicant must not exceed \$20,000 the first year and increments in pay equal to five percent each year will be allowed in subsequent years. This earnings cap is waived in the case of applicants who obtain employment in schools located in inner-city areas.

HOW THE FUND WORKS

Chosen graduates are eligible to "refinance" any outstanding, non-cancellable education loans by entering into a new loan agreement with Brown University. The principal and interest would be "forgiven" over a period of five years in accordance with the following formula: 15% would be forgiven at the end of the first and second years, 20% the third and fourth years, and 30% the fifth year, providing the recipient continues working full time in a qualifying job.

REPAYMENT OF LOANS

Should the recipient decide to seek other employment, which does not meet the terms of the loan agreement, he or she would be expected to repay the balance of the loan that has not been cancelled. The repayment would be over a ten year period and would be at the prevailing rate of interest set by the Corporation.

DEFERMENT OF PAYMENT

Repayment of the loan may be deferred if the recipient decides to further his or her education by enrolling in a graduate program, on at least a half-time basis.

Should the recipient resume full-time work at a qualifying job, he or she would once again be eligible to have the loan "forgiven." If, on the other hand, the recipient accepts employment which does not meet the criteria set forth in the loan agreement, he or she will be required to begin repaying the loan six months after leaving school. The repayment would be over a ten year period and would be at the prevailing rate of interest set by the Corporation.

APPLICATION PROCEDURE

The application should be made via a written proposal stating:

1. the amount needed to pay off the applicant's current non-cancellable loans
2. the name, address and telephone number of the employer
3. a brief description of the job the applicant is performing and a short statement about why the applicant deserves support.

A written statement from the applicant's employer, certifying that the applicant is employed full time in such a capacity is required as part of the application. An application form is included in this brochure and must be submitted by October 1.

SELECTION PROCESS

A committee comprised of members of the following offices will meet to select the eligible recipients:

Career Planning Services
Center for Public Service
Financial Aid
Loan Office
Resource Center

"STARR"
brochure and
application

In the last a
the way in which we
conduct our collective
life in this democracy
derives from the
spirit and will
of the citizenry.

We as indi-
vidual citizens need to
regain a sense of
responsibility for the
conduct of community
and national life.



The C. V. Starr National Fellowship Program
The Howard R. Swearer Center
for Public Service
Brown University, Box 1974
Providence, Rhode Island 02912
401 863-2338

Howard R. Swearer,
Fifteenth President of Brown University

A liberal education encourages awareness of the responsibility that individuals bear towards society. To foster active civic responsibility amongst students, Brown University, with a gift from the C. V. Starr Foundation, has established a program of special fellowships to support student participation in public service.

Incoming first-year students, returning leave-takers, transfer students, Resumed Undergraduate Education students, and enrolled Brown University students are encouraged to apply to the Starr Fellowship program if they have participated in community service work full time for a year, or its equivalent, for little or no pay within the last three years. Starr Fellows receive \$1,000 toward their educational expenses at Brown.

Applications should reflect an established pattern of service as exemplified by previous service initiatives and commitment to future service. The service may take place in the United States or a foreign country. Applicants are expected to demonstrate initiative, personal growth, and a deepened understanding of an identified social issue in their application essay. Applications to the C. V. Starr Fellowship Program are reviewed by the Starr Fellowship Committee, which consists of faculty, students, and staff.

Stipends are awarded upon matriculation or continued enrollment at Brown. Students on financial aid are awarded stipends in accordance with federal regulations.

The C. V. Starr National Service Fellowship is administered by the Howard R. Swearer Center for Public Service.

TO APPLY

Applicants to Brown University who indicate an interest in service on their initial application will receive an application by mail. Others should write or call for application forms to:

Mr. Peter Hocking, *Associate Director*
The Howard R. Swearer Center for
Public Service
Brown University, Box 1974
Providence, Rhode Island 02912
Attention: Starr Fellowship Program
401 863-2338

PAST STARR FELLOWS HAVE BEEN RECOGNIZED FOR:

- work as emergency medical technicians
- work in agencies involved with emergency care and intervention
- work with homeless individuals and families
- developing tutorial programs in their home communities
- creating environmental action organizations
- designing and implementing substance abuse prevention programs
- working with AIDS/HIV education and service programs
- work with Native American communities to develop community services



The Howard R. Swearer Center for Public Service

Established in 1986, the Center for Public Service works to establish community participation, activism, and civic responsibility as central educational concerns at Brown University. The Center is dedicated to expanding and strengthening active community involvement and the development of students' leadership abilities through direct service, by helping students connect service and learning, and by encouraging partnerships between the university and the local community. The Howard R. Swearer Center for Public Service operates on the belief that students can make valuable contributions to society while gaining challenging educational experience.

PUBLIC SERVICE APPLICATION (Please print or type)

Return completed application and employer **BROWN UNIVERSITY**
certification, by October 1 to: Loan Office
Box 1950
Providence, Rhode Island 02912
(401)863-3296

NAME OF APPLICANT

CLASS YEAR

DATE OF APPLICATION

ADDRESS (STREET)

CITY

STATE

ZIP

HOME TELEPHONE NUMBER

BUSINESS TELEPHONE NUMBER

LIST ALL EDUCATIONAL LOANS:

LENDER NAME & ADDRESS

\$ AMOUNT

EMPLOYMENT INFORMATION

ORGANIZATION/INSTITUTION WHERE CURRENTLY EMPLOYED

ADDRESS (Street)

CITY

STATE

ZIP

Job title and description of exact duties. Include people served and how.

EMPLOYER'S CERTIFICATION

I certify that the borrower's declaration as to his/her employment and the description of his/her duties is true and accurate.

OFFICIAL SEAL OR STAMP
(For School Systems)

EMPLOYER'S NAME

SIGNATURE OF AUTHORIZED OFFICIAL

EMPLOYER'S ADDRESS

TITLE

DATE

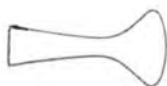
ESSAY

On a separate sheet of paper provide a 500 - 700 word essay on why reasons you chose your current Public Service position.

REFERENCES:

List any Brown University faculty or staff who may be familiar with previous service or academic work that is relevant to your present position.

**BROWN
UNIVERSITY**



**PUBLIC
SERVICE
REPAYMENT
FUND**

THE PROGRAM

A Public Service Repayment Fund has recently been established through the generosity of an anonymous donor. The fund is for Brown University graduates who enter public service or teaching careers.

The fund is expected to last six years and help approximately 38 graduates. However, the University hopes to secure matching funds so that additional students may benefit beyond the expected life of the fund. The donors have expressed their desire that the fund be named for any other contributor who pledges \$750,000 or more.

ELIGIBILITY

To be eligible for this program, an applicant must be a recent graduate of Brown University, December or May, who has incurred substantial debt in order to pay his or her educational expenses, and who is employed in a full-time, qualifying public service or teaching position.

The position must meet the following criteria:

1. The organization or agency for which the recipient works must be tax-exempt;

2. the organization or agency must address human, community, educational or environmental needs through direct services to people;

3. the salary paid to the applicant must not exceed \$20,000 the first year and increments in pay equal to five percent each year will be allowed in subsequent years. This earnings cap is waived in the case of applicants who obtain employment in schools located in inner-city areas.

HOW THE FUND WORKS

Chosen graduates are eligible to "refinance" any outstanding, non-cancellable education loans by entering into a new loan agreement with Brown University. The principal and interest would be "forgiven" over a period of five years in accordance with the following formula: 15% would be forgiven at the end of the first and second years, 20% the third and fourth years, and 30% the fifth year, providing the recipient continues working full time in a qualifying job.

REPAYMENT OF LOANS

Should the recipient decide to seek other employment, which does not meet the terms of the loan agreement, he or she would be expected to repay the balance of the loan that has not been cancelled. The repayment would be over a ten year period and would be at the prevailing rate of interest set by the Corporation.

DEFERMENT OF PAYMENT

Repayment of the loan may be deferred if the recipient decides to further his or her education by enrolling in a graduate program, on at least a half-time basis.

Should the recipient resume full-time work at a qualifying job, he or she would once again be eligible to have the loan "forgiven." If, on the other hand, the recipient accepts employment which does not meet the criteria set forth in the loan agreement, he or she will be required to begin repaying the loan six months after leaving school. The repayment would be over a ten year period and would be at the prevailing rate of interest set by the Corporation.

APPLICATION PROCEDURE

The application should be made via a written proposal stating:

1. the amount needed to pay off the applicant's current non-cancellable loans
2. the name, address and telephone number of the employer
3. a brief description of the job the applicant is performing and a short statement about why the applicant deserves support.

A written statement from the applicant's employer, certifying that the applicant is employed full time in such a capacity is required as part of the application. An application form is included in this brochure and must be submitted by October 1.

SELECTION PROCESS

A committee comprised of members of the following offices will meet to select the eligible recipients:

Career Planning Services
Center for Public Service
Financial Aid
Loan Office
Resource Center

DIVISION OF LIBERAL STUDIES

The Division of Liberal Studies is comprised of the Adult Degree Program and the Peace Corps Program. The Head of the Division is Professor Roger Cranse, M.Ed.

Adult Degree Program

Professors Absher, Hathaway, Herrmann, Noel; Associate Professors Eichholz, Loefflath-Ehly, Shapiro, Stanton, Vance; Assistant Professors Mitchell, Rebmman, VanderWolk, Wheeler; Visiting Assistant Professors Gay, Mennis; and Adjunct Professors Baures, Benedict, Bloom, Bradford, Brill, Chalmer, Colachico, Davis, DuBois, Eisele, Ellis, Feeney, Gard-Diamond, Hall, Hanzimanolis, Hastings, Heussler, Hewitt, Hunter, Lahar, Lathrop, Layfield Colasanti, McCarthy, McKnight, Pastor, Payne, Philips, Pitkin, Solomon, Schwartz, Walp, Williams, Zurbuchen.

The Division of Liberal Studies' Adult Degree Program is a nationally recognized pioneer in adult higher education. It is designed for adult and working students who want to pursue a Bachelor's Degree and still keep up with job and family responsibilities. The Program is also intended for individuals who prefer an independent study format for their college education. In both the Nine-Day and Weekend Options each semester's academic work is a major 15 credit independent study project. The independent study is designed and conducted in close collaboration with the student's faculty advisor. Students undertake studies in areas of both professional and personal interest. These include counseling and psychology; business and management; historical, social and cultural studies; teacher education; writing and literature; women's studies; and art.

In the Nine-Day Cycle Option students spend nine days on the Norwich University campus every six months. Students in the Nine-Day Option are from all parts of the United States and from several other countries as well.

In the Weekend Option students attend six weekend residencies each semester. In addition to the major independent study, students in the Weekend Option also take a seminar. Weekend academic residencies are held on the Norwich University campus and at the University's Brattleboro Center in Southeastern Vermont. Students in the Weekend Option are from Vermont and other Northeastern states.

For more information about the Division of Liberal Studies programs, please request a brochure.

Peace Corps Program

Mitchell Hall, *Director.*

The mission of the Peace Corps Program (PCP) is to prepare students for community service to help people in underdeveloped regions around the world to improve their lives. The program aims to foster a life-long commitment to social responsibility, multicultural understanding, and compassionate service. Graduates will be oriented to opportunities with the Peace Corps, VISTA, or other public or private agencies concerned with human and economic development, emergency relief, and positive social change.

The PCP is open to application from students on both the VC and MCV campuses. Students who wish to enter the program must apply in the spring of their sophomore year. During the selection process, consideration will be given to the applicant's academic standing, aptitude for community service, and desire to work in underdeveloped

communities. Enrollment in the program will be by Grants) and, in the of \$5000. Students of two years' service of NDSL loans will completion of two,

The curriculum institutes an acceptable ROTC. The curriculum experiences both in

Junior Summer:
Junior Fall:

Junior Spring:

Senior Summer:
Senior Fall:

Senior Spring:

Description of Peace Corps (P

050. Outdoor Lead

This course provides tionally, intellectually with specifically stru effective methods for ness among team me sibility; and build con of instructor.

330. The World Co

Building on a study o the development of will come to see the permission of instruc

331. Community Se

The first third of this to enable students to adaptability to living to community service learned about themse Prerequisites: PC 050

340. The Third Wo

A survey of the indiv spective of the discip and government. En trusted with that of t Corequisite: PC 341.

communities. Enrollment information is available from the program staff. Students in the program will be eligible for forgiveness of National Direct Student Loans (Pell Grants) and, in their senior year, for a low interest University loan up to a maximum of \$5000. Students will be granted forgiveness of the University loan upon completion of two years' service with the Peace Corps or with a comparable agency; forgiveness of NDSL loans will occur at the rate of 30 percent, 50 percent, or 70 percent upon completion of two, three, or four years in the Peace Corps.

The curriculum is as outlined below and for Cadets accepted in the program constitutes an acceptable alternative to the MCV requirement for junior and senior year ROTC. The curriculum includes: classroom instruction, practical training, and summer experiences both in the United States and overseas.

Junior Summer:	PC 050	Outward Bound Experience
Junior Fall:	PC 330	The World Community
	PC 331	Community Service Practicum I
Junior Spring:	PC 340	The Third World
	PC 341	Community Service Practicum II
Senior Summer:	PC 350	Summer Internship
Senior Fall:	PC 430	Read. and Res. in Comm. Develop.
	PC 431	Community Service Practicum III
Senior Spring:	PC 440	Dev. Skills for Comm. Change
	PC 441	Community Service Practicum IV

Description of Courses Peace Corps (PC)

050. Outdoor Leadership Experience

0 Credits

This course provides an opportunity for students to stretch themselves physically, emotionally, intellectually, and spiritually while taking responsible risks. Students will deal with specifically structured activities designed to clarify values and objectives; teach effective methods for working in a close proximity to others; build trust and effectiveness among team members; increase willingness to take initiative and assume responsibility; and build confidence in one's ability to solve problems. Prerequisite: permission of instructor.

330. The World Community

3 Credits

Building on a study of the origins and distribution of humankind, the course will survey the development of culture, society, economics, and international relations. Students will come to see the world as a community both diversified and united. Prerequisite: permission of instructor. Corequisite: PC 331.

331. Community Service Practicum I

1 Credit

The first third of this course will be devoted to an intensive, directed self-evaluation to enable students to understand their ability to work with and to serve people; their adaptability to living and working conditions in the third world; and their commitment to community service and leadership. Students will then evaluate what they have learned about themselves through participation in a group community service project. Prerequisites: PC 050 and permission of instructor.

340. The Third World

3 Credits

A survey of the individual and the society in the developing nations through the perspective of the disciplines of psychology, sociology, economics, health and nutrition, and government. Emphasis is on the acceptance of third world's viewpoint as contrasted with that of the developed nations. Prerequisite: permission of the instructor. Corequisite: PC 341.

Fall 1992 Peace Corps Program Community Service Practicum Summary

The forty-three students in the Norwich University Peace Corps Program volunteered for an impressive variety of meaningful community service practicums this semester. Some students became involved in more than one service activity, and some did many more than the required thirty hours of service.

Four women volunteered at the Vermont Center for the Prevention of Child Abuse in Montpelier. One helped with office management, and three supervised play groups for children whose parents were receiving training in parenting skills.

Five men assisted forester Geof Byers in upgrading Hubbard Park in Montpelier. They helped rebuild a tool shed, dug a ditch, laid in piping, and performed trail and grounds maintenance.

Some students performed coaching services. One coached children in safety and other skills at the Barre Rifle and Pistol Club. Another was an assistant coach of the Norwich University football team. Two others coached children in community hockey teams. One student coached wrestling.

One student was president of the Big Brother/Big Sister club. He organized about 30 volunteers to meet regularly with children needing their attention. Seven other students from the Peace Corps Program also served as Big Brothers.

Two students volunteered at the Family Court in Barre.

Four students from the Peace Corps Program helped at the Vermont Food Bank in Barre. These students became inspired to work regularly, got the Vermont College student government to adopt the Food Bank as its community service project, and brought in approximately 25 other Norwich University students as volunteers.

One student volunteered with the Northfield Fire Department, received training, learned to operate the equipment, and went out on emergency calls to put out fires.

Two students helped at the Dog River Recycling Depot in Northfield.

Eight students helped Peace Corps Program Director Mitch Hall with the Green Mountain United Way campaign at the university. This campaign raised \$3,000 this year.

Two students translated for Mayan Indian refugees from Guatemala at a public lecture around the time of the quincentennial of Columbus' arrival in the Americas. One of these students did a lengthy translation from Spanish to English of a newsletter for the International Mayan League, so that this newsletter can reach school children in this country.

One student taught self-help classes to inmates at the Woodstock Community Correctional Center. One of the inmates commented, after learning CPR, "This is the first time in my life I ever did anything that might help anyone else."

Another student organized and taught arts and crafts

classes to the elderly at the Northfield Senior Center.

A nursing student did her practicum at the Berlin Convalescent Center.

One student worked toward making the new Roxbury Convalescent Center.

An engineering student offered tutoring in mathematics at Montpelier High School.

Three students were involved in voter registration, in facilitating voting by Norwich students, and in campaigning. One was president of the Young Republicans; another was vice president of the Young Democrats.

One student helped with Thanksgiving Dinner at his church.

A couple of students assisted the Peace Corps Program itself through corresponding to cultural services of different countries, gathering data about foundations for potential grants, developing ideas for promoting the program, representing the program at Open Houses for prospective students, posting flyers.

One student is working on hosting an International Work Camp at Norwich in the summer of 1993.

One student provided tutoring in the Russian language.

A woman worked in the Vermont College based After School Program for young children.

Another woman assisted in developing a new non-profit organization to benefit children.

In conclusion, with respect to contributing to the community, the Norwich University Peace Corps Program has had its most successful and productive semester so far. Many students will continue next semester with the service projects they have started this semester.

1. Here are the enrollment data on the Norwich Peace Corps Program since its inception.

<u>Semester</u>	<u>Juniors</u>	<u>Seniors</u>	<u>Total</u>
Fall 87	4		4
Spring 88	5		5
F 88	1	1	2
S 89	6	2	8
F 89	5	4	9
S 90	6	1	7
F 90	8	6	14
S 91	8	4	12
F 91	10	6	16
S 92	16	5	21
F 92	32	11	43
S 93	46	10	56

Peace Corps Studies

Social responsibility, appropriate technology, multicultural understanding — these are some of the buzz words of the 90s. And these are the subjects you'll explore in the classroom and the field. Topics include:

- Local and global development
- Strategies for community leadership
- Multicultural communication and leadership
- Community-based economic growth



The most rewarding aspect of this whole experience was getting to know people from other cultures.

JOSEPH H. SIEGLING
Volunteer in Spain

Tuition Assistance Available

Students may receive up to \$5,000 in low-interest loans as participants in the Norwich Peace Corps Program. These loans will be forgiven after a student serves two years in an approved service organization. If a student does not choose to serve, repayment of the loan begins two years after graduation.

One University— Two Campuses

Norwich University's two campuses, Vermont College and the Military College of Vermont, offer a diverse blend of disciplines, teaching styles and viewpoints which make us unique. Our two campuses, set in the beauty of Vermont's Green Mountains, offer clearly different lifestyles—traditional and military. But both share a commitment to service: to the community, the nation and the world.

Whichever lifestyle you choose, you may participate in the Norwich Peace Corps Program during your junior and senior years. Students in the Military College corps of cadets may substitute the Peace Corps Program for their last two years of ROTC training.

For more information about the Norwich University Peace Corps Program, contact: Director, Peace Corps Program, Vermont College of Norwich University, College and Ridge Sts., Montpelier, VT 05602.

CALL 802-828-8801

I am glad I was in the Peace Corps Program. What we are doing here is exactly what we covered in our community survey semester.

ANDREW CLARKE
Peace Corps volunteer in Mauritania, Africa
PHOTO: COVER



ADVENTURE AND SERVICE

*The Norwich University
Peace Corps Program*



COMBINE ADVENTURE AND SERVICE IN THE NORWICH UNIVERSITY PEACE CORPS PROGRAM

The Norwich University Peace Corps Program, founded in 1987, was the first in the nation to offer students the chance to receive college level preparation for service in the Peace Corps and other volunteer organizations. If you'd like to combine adventure with service to others, then consider spending two years in the Norwich Peace Corps Program. Here's what the program offers:

- Travel
- Leadership training
- Multicultural experiences
- Service
- Peace Corps studies
- Tuition assistance

Travel Around the World

Students in the Norwich Peace Corps Program may spend part of the summer between their junior and senior years on a volunteer internship. Whatever your interest, there's a place through the Norwich program where you can learn to lead as you serve others. Recent internships include:

- Working on nature trails in Spain
- Organizing a wheelchair marathon in Alaska
- Working with children at a Sioux Indian YMCA in South Dakota
- Reforesting a river valley in Costa Rica

I have never learned more in any course than this one.

JENNIFER SULLIVAN
Peace Corps studies student



...[a] wonderful, exciting and most exhilarating experience! You have my gratitude for opening this door.

AMY TWOMBLY
Volunteer in rural
West Virginia

Build Leadership Skills

During the summer preceding the junior year, students in the Norwich program have the chance to develop the skills to be leaders during an outdoor leadership experience in northern Vermont. Discover strengths and abilities you never knew you had through activities such as:

- Team building exercises
- Forestry and environmental projects
- Rope obstacle course

Promote Multicultural Understanding

In the Norwich Peace Corps Program, you'll meet people from other lands and cultures both during your summer internship and through lectures and workshops on campus.

Recent visitors included:

- Jake Swamp, traditional chief of the Mohawk nation
- Yaya Diallo, drummer from Mali, West Africa
- Kiflu Kidane and Seleshe Damessae, Ethiopian performers



I experienced a completely different world—different language, different foods, different priorities on just what is important in life.

ROBERT KERNS
Volunteer in Costa Rica

Serve as a Volunteer

Students in the Norwich program also gain volunteer experience in the Vermont community. During the school year, you'll be learning and serving too. Recent projects include:

- Building a home through Habitat for Humanity and renovating low-income housing
- Helping youngsters through Big Brother/Big Sister groups
- Maintaining community nature trails and monitoring environmental quality

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- Helping youngsters through Big Brother/Big Sister groups
- Maintaining community nature trails and monitoring environmental quality

To GINA
JANONE,

BEST
WISHES. M.H.



MITCHELL HALL, M.A.
DIRECTOR
PEACE CORPS PROGRAM

MARTIN HALL
VERMONT COLLEGE

MONTPELIER, VT 05602
(802) 828-8800
FAX (802) 828-8855

UNION COLLEGE
FOUNDED
1795

OFFICE OF PUBLIC RELATIONS

17 SOUTH LANE
SCHENECTADY, NEW YORK 12308-2370
(518) 370-6131

April 29, 1993

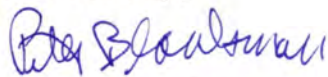
Mr. David Henkel
Office of National Service
The White House
145 Old Executive Office Building
Washington, DC 20500

Dear Mr. Henkel:

Enclosed is a copy of an invitation sent by our president to Mr. Segal and a collection of clips about our loan forgiveness program. If there is anything else you need, please call.

We look forward to a visit.

Sincerely,



Peter Blankman
Director of Public Relations

PB:djl

cc: V. Blankman

UNION COLLEGE
FOUNDED 1791

OFFICE OF THE PRESIDENT

ADMINISTRATION BUILDING
SCHENECTADY, NEW YORK 12308-7311
(518) 370-6101

April 27, 1993

Mr. Eli J. Segal
Assistant to the President and
Director of Office of National Service
The White House
145 Old Executive Office Building
Washington, DC 20500

PHOTOCOPY
PRESERVATION

Dear Mr. Segal:

I am delighted with President Clinton's concept of national service. As you know, Union College has an innovative financial support program for middle-income students that allows graduates to cancel 20% of their student loans for each year that they work in public service, broadly defined. Named after a distinguished Union alumnus and U.S. President, the Chester Arthur Undergraduate Support for Excellence (CAUSE) is having a positive impact on those students -- and will have a positive impact on society.

As you develop the President's proposal, we thought it would be fruitful for you to see a public service program that has been operating successfully for nearly three years. ~~I write to invite you to visit Union College to see~~ our program firsthand and to talk with some of our program's participants.

Attached are a number of clippings about Union's program. Our classes conclude the first week of June, and I would be happy to have you visit any time before then.

I look forward to hearing from you soon.

All the very best.

Sincerely,



Roger H. Hull

Money Magazine
April 1993

COUNT ON BIG COLLEGE AID CHANGES

OUR CONSUMER COMFORT INDEX

MARCH -43

FEBRUARY -41

YEAR AGO -49

SPIRITS TAKE ANOTHER DIP

Despite a rebounding economy, Americans' overall sense of financial well-being fell for the second straight month, according to the latest MONEY/ABC News Consumer Comfort Poll. The key reason: a plunge in the public's assessment of their own personal finances. Upcoming tax bills are a big concern; 64% of Americans polled think they will pay more this April 15 than last year.

President Clinton's proposed national service program, unveiled March 1, is only the first of a probable series of changes that will affect the way the federal government helps students pay for college. Here's a rundown of the main plans now being considered and how they will likely shake out:

■ **Loan forgiveness in exchange for community service.** A few colleges are already experimenting with arrangements akin to Clinton's plan to dismiss some or all loan repayments for students who take public service jobs either before entering college or upon graduation. For example, Union College in Schenectady, N.Y. will excuse sophomore Shelley Reed (above, right) from paying off her \$7,000-a-year campus-based loan because she'll work as a public school math teacher for five years after graduation. "Without this program, I couldn't have afforded Union College," she says.

Clinton wants to spend \$7.4 billion on his national service plan over the next four years. The program will probably start small, with funding for roughly 20,000 positions starting in 1994, but it could grow to 100,000 slots by 1997. Expect the program's loan amounts to be capped at \$15,000 or less per student.

■ **Loan repayments tied to income.** Congress last year



Shelley Reed, a Union College sophomore, will repay her student loans through community service, as President Clinton has proposed.

passed a pilot program of this sort, through the Federal Direct Loan Demonstration Program. Supported by the President, it gets under way in 1994. Under the experimental plan, about 90 colleges around the nation will let students peg their loan re-

payments to incomes. Clinton wants to expand the program nationwide; and, if it's successful, Congress may go along.

■ **Penalty-free IRA withdrawals to pay college costs.** The idea is a pet of Treasury Secretary Lloyd Bentsen—and his support could prove to be the clincher.

■ **Loans direct from Uncle Sam and colleges, instead of through banks.** Clinton has proposed saving about \$1 billion a year by fully switching to a direct-loan program in 1997. The government would stop the subsidies now paid to 8,000 lenders for making student loans and lend the money itself at low rates. Congress is likely to go along, at least on a limited scale. Direct lending won't necessarily lower the cost of your student loans, but the aid

GOOD READ

Pick up *Grow Rich Slowly: The Merrill Lynch Guide to Retirement Planning* (Vi-

king, \$27.50), a book that comes with a slide-rule-style calculator to show how much you'll amass by saving specific amounts for set periods.

OCTOBER

Publications

Union College magazine and Report of Gifts to printer: Oct. 26
Union in the News
Christmas card
Parents newsletter
Museum-College concert series program
Minerva Hour flyers
College calendar delivery

News Bureau

Individual concert series
Alumni events
Tip sheets to reporters on special events
Minerva Hour releases and taping
Women's studies lectures
H. Tann/J. Smith collaboration
Lecture series by Grad Studies office
Department lectures
Anwar Sadat Memorial Lecture
Story on Union's trees in the fall
Follow up on Watson fellows Gordon and Knoll

UC radio news service "Worth Noting": round two

Chronicle: Oct. 2, 9, 16, 23, 30

Op ed possibility: The value/expense of wearing "masks" throughout life, with
Peter Heinegg

Sports

Two Friends of Union Athletics newsletters
Hockey, basketball practices open; team pictures
Winter schedule delivery
Weekly wrapups

NEWS YOU CAN USE

attract collegebound high-school students. Among the projects performed this winter by the state-funded California Conservation Corps, which pays minimum wage and an \$800 scholarship, was cleaning mud from an elementary school flooded by heavy rains.

Virtually all of the youth-corps programs supplement the work assignments with educational training. Depending on the orientation of the program, this varies from literacy classes to résumé writing to academic courses on the role of community service in a democratic society. Sometimes the courses ignore the yawning differences in the backgrounds of the participants. Walders, for example, couldn't fathom why, after four years of college, she had to sit through a D.C. Service Corps class on how to take notes. But some programs that offer remedial education to participants have alternatives for college-educated students. The City Volunteer Corps, for instance, requires high-school equivalency classes for many members, but Chantel Young, 19, who plans to return to Syracuse University in the fall thanks to the \$5,000 scholarship from the corps, is instead taking a writing class for credit at the

NATIONAL HEALTH SERVICE CORPS

Rockville, Md.

The participants

1,200 doctors, nurses and dentists

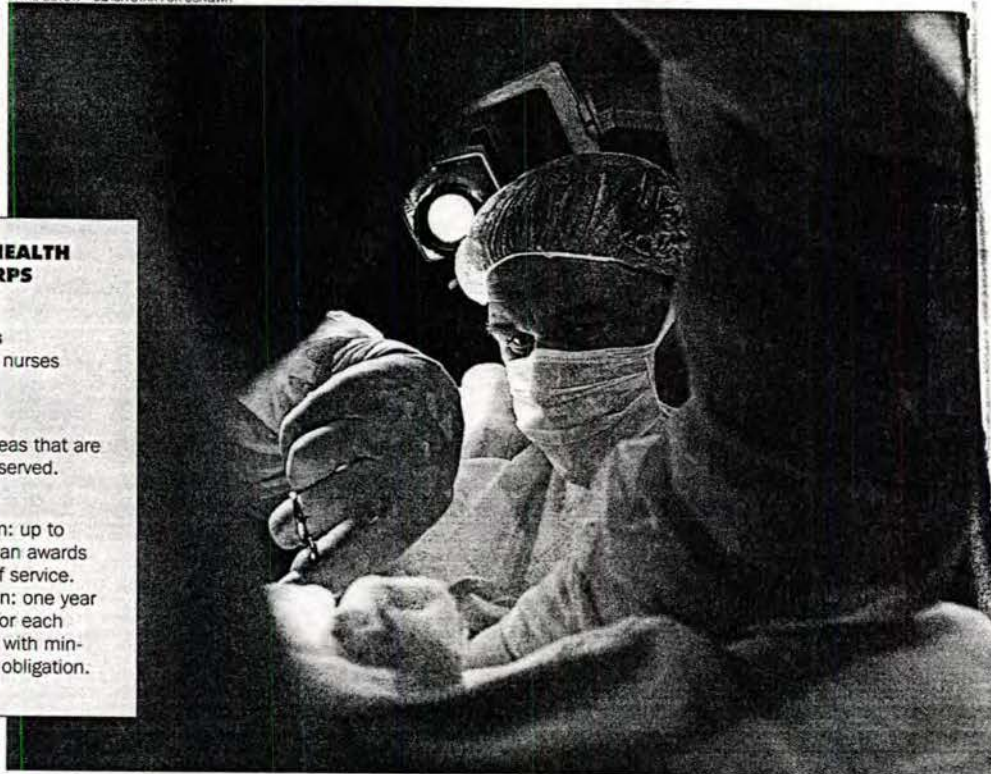
The mission

They work in areas that are currently underserved.

The paycheck

Repayment plan: up to \$120,000 in loan awards for four years of service. Scholarship plan: one year of tuition paid for each year of service, with minimum two-year obligation.

DAVID BUTOW—BLACK STAR FOR USN&WR



New School, courtesy of the CVC. "I'm getting all this practical experience working in the community and still boosting my college credits," says Young. "That appealed to me a lot."

ON-CAMPUS PROGRAMS

In a 1992 survey by Campus Compact, a Providence, R.I.-based consortium of 360 colleges and universities committed to public service, 30 percent of the

Careful cutter. James Franzbrooke performs a vasectomy at a health clinic.

members offered some form of financial assistance to students or graduates who performed community service. The aid ranged from fellowships at Stanford and Cornell to work-study programs at Michigan State and Ohio Wesleyan universities that pay students who work a set number of hours per week in community-service programs. A few schools, such as Union College in Schenectady, N.Y., help pay off student loans for those who take public-service jobs after they graduate.

The time commitment can take a toll on grades. Laura Lopes, 22, chose Cornell over Harvard because of Cornell's program that pays off \$2,500 of her student loans annually if she does at least 75 hours of unpaid community service and 250 hours of paid work during the academic year. Largely because of the program, which covers 600 Cornell students each year, she will graduate this spring with a total of only \$1,200 in student loans outstanding. But Lopes hopes to go to medical school and worries about her 3.0 grade point average. The long hours involved in organizing such projects as a big brothers-big sisters-type program for the children of single mothers on campus have made it difficult for Lopes to do her best academically. "I just don't have the time to work harder," she says—quickly adding,

Tracking down the programs

Several national organizations can provide information about programs that defray the expense of student loans through community service:

■ **Youth Service America.** A nonprofit information network that can assist people looking for youth-corps programs in their state or town. Call (800) 394-4972.

■ **The National Association of Service and Conservation Corps.** A membership organization with free state-by-state directory of some 80 youth service and conservation corps. Write 666 11th Street, N.W., Suite 500, Washington, DC 20001.

■ **The Commission on National and Community Service.** A bipartisan commission with information on 153 federally funded community-service projects around the country, including the coming summer's pilot version of President Clinton's national service program. For a free brochure and list of state contacts, write: 529 14th Street, N.W., Washington, DC 20045.

■ **Campus Compact.** A coalition of colleges and universities with campus-based public-service programs. For a guide to schools with such programs, send an \$18 check to Campus Compact, Brown University, Box 1975, Providence, RI 02912.

■ **National Health Service Corps.** Offers scholarship money and loan repayment to health care workers interested in practicing in underserved areas. Call (800) 221-9393, or (703) 734-6855 in Virginia.

■ **The National Association for Public Interest Law.** Clearinghouse for programs that forgive or repay law-school and state loans. For a copy of "Choosing Wisely," a guide to programs around the country, send a \$25 check to 1118 22nd Street, N.W., Washington, DC 20037, or call (202) 466-3686.

Clinton's Program for National Service Would Start Small, Expand Gradually

By JEFFREY H. BIRNBAUM
And CATHY TROST

Staff Reporters of THE WALL STREET JOURNAL

PISCATAWAY, N.J. — President Clinton unveiled his multibillion-dollar national service program, saying it "will change America forever and for the better."

Despite the grand words, the program he envisions would be phased in gradually. A mere 1,000 young people would be given jobs this summer, and the program would serve only 25,000 students in the year beginning Oct. 1, its first full year of operation. Mr. Clinton said he hoped the program would balloon to 100,000 by 1997.

Though smaller than the president had led audiences to expect during last year's campaign, the program was introduced with a Clintonesque flair. Hitting the road to promote the plan, the president filled his day with personal appeals and close-to-the-people images conveyed on television. At an adult education center, he embraced a woman who started crying as she spoke to him. Traveling to his speech, he rode on a bus rather than in his limousine.

Options for Students

If adopted by Congress, the program would allow students to work off college loans by serving local communities as teachers, police officers or social workers for one or two years after graduation. Students could do their service before, during or after college. They would get an "educational benefit" to pay for college or job training, or they would be allowed to pay off their student loans by assigning to the government a small percentage of their income. In addition, they would get a small stipend and health and child care benefits.

To pay for the program, the president has requested \$7.4 billion over the next four years. Spending would begin at \$400 million in fiscal 1994, which begins Oct. 1, and it would rise to \$3.4 billion in fiscal 1997. Though passage of the program in

some form is considered highly likely, it's unclear whether Congress will approve the level of spending Mr. Clinton has requested.

Mr. Clinton chose to highlight national service yesterday because it was the 32nd anniversary of President Kennedy's introduction of the Peace Corps, on which the Clinton proposal was modeled. The president gave his major address on the plan at Rutgers University, the site of the first training classes for Peace Corps volunteers. Mr. Clinton invited young people to write to him to volunteer for the fledgling program, one of his top priorities.

Besides speaking here and at an adult education center nearby, Mr. Clinton promoted the program on MTV, the music video network seen mostly by young people. Vice President Albert Gore and his wife, Tipper, as well as three cabinet secretaries also staged national-service events around the country.

Bugs in Program

Some of the bugs haven't yet been worked out of the plan. For example, the spending is premised on a certain number of young people seeking aid; Mr. Clinton said yesterday for the first time that if too many people sign up, a limit would have to be imposed. Costs of such a national program could soar. Estimates based on existing smaller programs are about \$20,000 a year per participant, though the administration will seek offsetting savings by revamping the student loan program.

Even with 100,000 participants, "we will still have covered only about 2% of students who are receiving some form of federal financial assistance," said D. Bruce Johnstone, chancellor of the State University of New York, a 64-campus system with 400,000 students.

Mr. Johnstone called Mr. Clinton's proposal "a good idea," but he said: "I fear it's being oversold, particularly when the president of the United States thinks he's solved the financial-access problem in higher education." The New York chancellor doesn't believe the program would do much to make college more accessible or affordable.

NEW YORK, NY
DAILY 797,779

THE WALL STREET JOURNAL TUESDAY, MARCH 2, 1993 - A9

"I think clearly people are going to have a lot of questions, but it should be accepted as a principle," said Roger Hull, president of Union College in Schenectady, N.Y., which has a small program offering loan forgiveness to graduates in public service jobs. "We all have an obligation to give something back, and this is a good way of encouraging that."

Mr. Clinton seemed certain that young people will respond. He called this the beginning of the "season of service" and predicted that many young people will "answer the call to service."

Congressional support for the proposed program appears strong. Standing with the president as he announced his program were the chairmen of the House and Senate committees that must consider the legislation, as well as three Democratic senators — Harris Wofford of Pennsylvania, Christopher Dodd of Connecticut and Jay Rockefeller of West Virginia — who served with the Peace Corps or its domestic counterpart, Vista.

Mr. Clinton intends this spring to introduce legislation to establish the program. But yesterday "he was giving you a commercial out there," said Rep. William Ford (D., Mich.).

Such marketing is necessary, Mr. Ford said. "Nothing will happen unless the people are turned on and decide to participate."

DATE March 2, 1993
TIME 8:00-9:00 AM
NETWORK CNBC
PROGRAM The Money Wheel

NIELSEN AUDIENCE 68,572

GAIL BUCKNER, co-anchor:

At New Jersey's Rutgers University yesterday Mr. Clinton unveiled the first phase of his national service plan. Under it, students could pay off tuition loans through public service work. But the powerful banking industry is against the plan, saying they plan--they stand to lose millions of dollars.

KEVIN McCULLOUGH, co-anchor:

Our guest this half-hour here knows well of such plans. In fact, he founded a similar program at Union College in Schenectady, New York. Roger Hull is president of Union College and is here now to tell us about it.

Good morning.

Mr. ROGER HULL (Union College): Morning.

McCULLOUGH: Thank you for visiting here at CNBC. What advice do you have for the president? Does this work?

HULL: Well, the program does work. It's something that we set up two years ago. We want to, however, do something a little bit different from what he's suggesting. We want to try to deal with the squeeze-out in middle class and the need to have more people engaged in public service. So what we said very simply was that we were going to link those two concepts and make loans available to middle-income students with the understanding they could have the loans canceled at the rate of 20 percent for each year they engage in public service.

* * *

(SUMMARY: McCullough, Beckner and Hull continue to discuss the program that has been set up at Union College.)

Union students pay loans by serving

■ Clinton's pilot program resembles one in place here

BY KAREN NELIS
Staff writer

SCHENECTADY — As President Clinton begins to work out the details of a pilot program offering college tuition money in exchange for public service, he might do well to look at a model already underway right here.

Union College has run a program since September 1991 offering special financial aid to students interested in doing public service. The program was the brainchild of Union President Roger H. Hull and was announced at his inauguration in October 1990.

"This is just one small college's attempt to take a step in the right direction," Hull said.

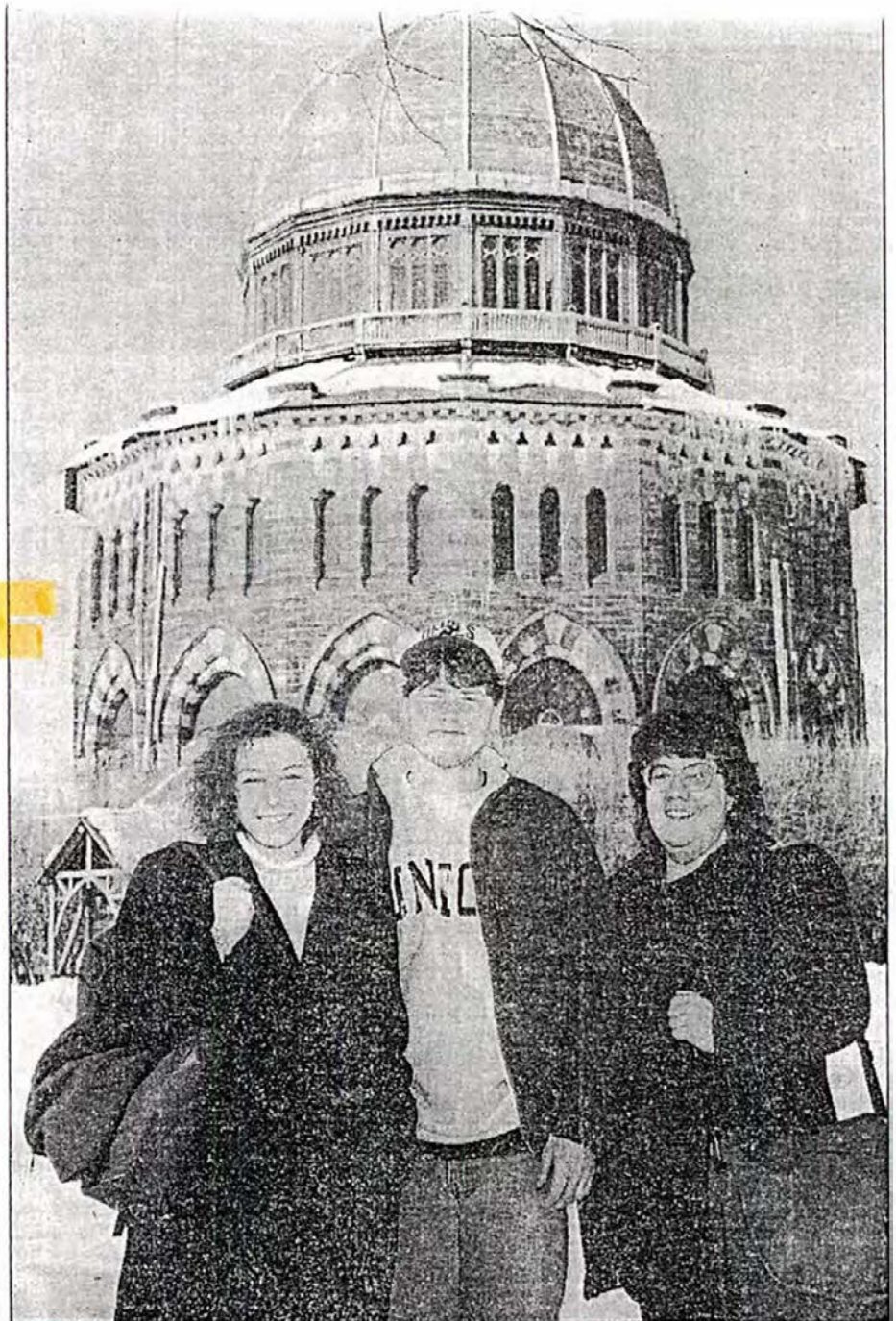
He said he devised the program both to address the growing need for college financial aid and to help encourage young people to consider public service. "There is a real joy in giving something back," Hull said.

The program is called the Chester Arthur Undergraduate Support of Excellence Award — named after the 21st president of the United States and Union alumnus who founded the Civil Service Commission.

Under the program, students may have their loans canceled at a rate of 20 percent a year for each year of public service performed after graduation. Examples of public service could include the Peace Corps, teaching in public schools and working on behalf of the environment or for at-risk groups through not-for-profit organizations.

Unlike Clinton's proposal, which would provide graduates with a federally subsidized public-service job, students in the Union program must find their own jobs in a public service field.

Michael Brown, director of fi-



Times Union/LUANNE M. FERRIS

COLLEGE STUDENTS Shelley Reed, left, Rick Clemments and Virginia Palkovic are participating in a program at Union College in Schenectady that allows them to repay student loans with public service.

ancial aid for Union, said nine students are currently in the program — five in the Class of 1995 and four in the Class of 1996.

There is no set limit on the

number of students who could be accepted, Brown said. The amount of the individual awards is determined by financial need and current awards range from \$1,000 to

about \$3,000 a year, he said.

Hull said Union has begun a separate fund-raising effort for the program and has raised more than

Please see UNION B-10

Albany Times-Union
March 2, 1993

\$1 million so far.

Virginia Palkovic, one of the first students in the program, said it is a big relief to know that she can work off her loan. "You don't feel overburdened," she said. "It takes some weight off your shoulders."

Palkovic, a single mother of two who decided to pursue a college degree in 1991 at the age of 37, is a math major and plans to teach in a public school after graduation.

"There are a lot of very high-

paying jobs if you come out of Union with a math degree," Palkovic said. "This way you are going to have people going into teaching for at least five years."

Shelley Reed, 20, a graduate of Burnt Hills-Ballston Lake High School, said the award is also helping her achieve her goal of teaching math in a public school. "It was what I needed to go here," Reed said. "It's great because I can start out on a job not having to worry about paying off

a loan."

Rick Clemments, 18, a graduate of Troy High School, entered Union and the award program last fall. "It would have been way too much to come here without it," he said. Union's tuition is about \$14,000 a year.

Clemments said he has not yet selected a major so he's unsure what sort of public service he'll do.

Students who opt not to do public service after graduation will have to repay the loan.

White House Plans Only a Pilot Program for National Service

By Scott Jaschik
and Jim Zook

WASHINGTON

PRESIDENT CLINTON's national-service program will start small.

That's the word from Administration officials, who said last week that Mr. Clinton's campaign promises to open the program to every student who wants to participate would have to wait.

During last year's campaign, Mr. Clinton's domestic-policy aides estimated that as many as 300,000 participants could be enrolled in the program by mid-1994. But the cost constraints imposed on such an expensive new program, compounded by logistical hurdles, led to the idea of testing the plan on a smaller scale.

Sources familiar with the Clinton plan said that to run a good program would cost about \$18,000 a year per participant.

Mr. Clinton denied last week that he was backing away from his pledge. He said he always planned to phase in the program in.

Under the proposal made in the campaign, students who work for set periods of time in national service would have all or part of their college loans forgiven.

Eli Segal, who is directing the White House national-service effort, said last week that President Clinton remained



SUSAN MUIJAK FOR THE CHRONICLE
Education Secretary Richard W. Riley:

"The first thing you have to do when you talk about national service is to talk about direct lending or the guaranteed lending system."

committed to the concept that he proposed during the campaign. But he said the program needed to grow gradually.

"The bottom line here is that Bill Clinton would rather do it right and build a national-service program that works than to do it quickly and create a mess," Mr.

Segal said. "We've learned that money alone does not solve problems. The President knows that good programs grow from the bottom up, quite frequently, and that means that they grow slowly."

PART OF A 'COMPREHENSIVE PLAN'

Mr. Segal would not release details about how many students would participate in the initial program or how much money the Administration would seek for it. Numbers floating around the student-aid community ranged from 30,000 to 50,000 students.

A spokeswoman for Mr. Segal said that the proposal would be made formally "sooner rather than later," but would not elaborate.

Education Secretary Richard W. Riley stressed last week that national service would be only one component of a "comprehensive plan" to reform the student-aid system. The plan would aim to improve access to postsecondary education and the affordability of it.

"The first thing you have to do when you talk about national service is to talk about direct lending or the guaranteed lending system," Mr. Riley said. "That is very much part of the discussion."

'LONG-TERM, MAXIMUM VISION'

Roger Landrum, executive director of Youth Service America, an organization that encourages community service by young people, said he was not surprised by the Clinton Administration's scaling-back of its plans. "Those of us in the field have been saying for months that quality and approval of the American people are far more important to this than numbers."

Roger Hull, president of Union College, which is in the second year of its own loan-forgiveness program for those who do national service, also supported the Administration approach. "For the federal government to say that there will be billions of dollars put into a new program is probably not as wise as the pilot-project route," he said. ■

The Chronicle of Higher Education
February 10, 1993

The Washington Times

TURDAY, JANUARY 2, 1993 ★

PHONE: (202) 636-3000
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Expensive schools support service for student aid

By Carol Innerst
THE WASHINGTON TIMES

A number of universities and private colleges are eager to help President-elect Bill Clinton implement his plan to allow students to repay their college loans through national service.

Georgetown, Princeton and New York universities, the universities of Miami, Southern California, Houston and Notre Dame, the State University of New York at Albany, and Vermont College are among the institutions that will meet Jan. 7 in Washington with representatives of Mr. Clinton's transition team and Congress "to give shape and substance" to the proposal, said L. Jay Oliva, the president of New York University.

Mr. Clinton's idea is to use tax revenues to create a National Service Trust Fund. It would lend college students money and let them pay off the loans with a percentage of what they earn or with community service.

The Public Policy Institute, a think tank created in 1989 by Mr. Clinton and the Democratic Leadership Council, has proposed a Civilian GI Bill with a start-up cost of \$2 billion. Participation in a Citizens Corps should become a prerequisite for receiving federal student aid, PPI recommended.

Meanwhile, in a microcosm of the program to be debated on a national scale, a private liberal arts college in New York has set aside \$500,000 of its own money for a loan program that helps students pay their tuition and entices them into public service.

Union College President Roger H. Hull began the program two years ago when it became apparent to him that a student had to be very rich or very poor to afford his \$23,000-a-year school. The program targets students whose families have annual incomes of \$40,000 to \$65,000.

The plan allows select graduates to cancel 20 percent of their student loans for each year worked in low-paying public service jobs.

Recipients pay no interest on the loans while attending school or engaging in public service. Five years in a service-oriented job eliminates the loan.

"My belief is that middle-income students are being squeezed out of private colleges because they don't qualify for aid," Mr. Hull said. "Wealthy students can afford Union, and poor students can afford Union with government aid."

"I also believe that it's right for people to be community service oriented and contribute something back to society."

Five sophomores and six freshmen among Union's 2,000 students are participating in the program, and most want to go into public-school teaching, Mr. Hull said.

Other eligible areas of public service include the Peace Corps and nonprofit, nongovernmental work for the environment or at-risk groups.

But the program "is not for everyone," Mr. Hull said.

For one thing, college students often change their minds about what

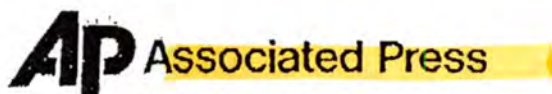
they want to do with their lives.

"If you change your mind about working with battered wives and want to become a lawyer, you simply pay back the money," Mr. Hull said.

With only freshmen and sophomores involved so far, it is too early to say whether Union's program or a national program will lure students into public service in return for a free education. But with college costs soaring, administrators are looking for ways to keep their classrooms and dormitories filled.

"Need-based student aid programs, supported by both the government and the private sector and the institutions themselves, are ultimately the most effective and the most cost-effective way to keep college affordable to a vast majority of students and their families," Harvard University President Neil L. Rudenstine said in a recent speech at the National Press Club.

Colleges should give serious consideration to the National Service Trust Fund proposed by Mr. Clinton, he said, noting that Harvard spends \$30 million a year to help undergraduates afford its \$23,500 price tag.



Sibby Christensen
Editor, Special Edition

Dear Contributor:

Enclosed is a printout which includes material you submitted for our Careers package.

1992

The section moved April 15 and 20 to 1,546 AP member newspapers around the country. They represent 87.7 percent of all U.S. dailies, and 98.7 percent of U.S. newspaper circulation.

Cordially,

A handwritten signature in dark ink, appearing to be 'Sibby' or similar, with a horizontal line underneath.

Graduates of Union College can turn student loans into grants by going into public service.

The Schenectady, N.Y., college has started a new program called CAUSE (Chester Arther Undergraduate Support for Excellence Award), which cancels 20 percent of a student's loan for each year worked in public service. If a student has no long-term plans for public service, he or she can either work in the public sector until the loan is paid off, or repay the loan for the uncanceled portion.

The college says it is trying to link its financial support for middle class students to public service. Public sector areas recognized include the Peace Corps, public school teaching, not-for-profit, non-governmental work for the environment or for at-risk groups (abused children, battered wives, disadvantaged elderly, drug and alcohol abusers, the homeless or mentally ill).

APR 12 1992

Editorial & Opinion

Middle class in collegiate crunch

By ROGER HULL 52271

As Yogi Berra said, "It's deja vu all over again." On campuses across the country, in countless magazines and newspapers, one can hear and read again and again of the middle class being squeezed and of students thinking only of themselves, not of others.

One reason for the squeezing of the middle class is escalating college prices. Ostensibly, these prices result in a "middle class melt" on campuses and a polarization of students. Although there is little hard data to substantiate the claim, as a college president for the past decade, I, for one, believe that the melt is taking place. My proof rests on both a gut feeling and the fact that the percentage of students from families earning \$40,000 to \$65,000 has declined on campuses like Union by one-third in the last five years.

Rather than being polarized along ideological grounds, students are being divided into rich and poor, into haves and have-nots. Increasingly, the middle class seems to be shunted aside. The shunting may come, in fact, through parents being unwilling to sacrifice for their children's education the way their own parents did for them. Indeed, stories abound about parents telling their children that they would be happy to pay for an education in a state institution, but, if Jane or John wants to go to a private college, (s)he should not look for parental support. Better the country club membership or a second (foreign) car in the driveway than sacrificing for an education.

More likely, though, the economic makeup of campuses is caused by the fact that the rich can afford to pay any price and the poor can get support - from the federal and state governments or from the college itself. As for the middle class, escalating prices and evaporating, once-reliable options (like ROTC and summer work that would enable a sizable portion of the college cost to be earned and declining governmental support) are forcing students to alter their educational choices because they do not qualify for financial aid.

That students are thinking only of themselves and not of others is also not new. Throughout the 1980s, the Ivan Boesky's and Gordon Geckos were said to be role models for students around the country. Why become engaged in public service when one had the opportunity of earning seven-figure salaries on Wall Street - to say nothing of Mike Milken's \$550 million.

The need for public service can be argued on both practical and ideological grounds. From left to right, informed persons are calling for the young to be involved in the challenges facing the United States. Their calls will be heard. Based on what I have seen, for every Boesky or Gecko, there are three students who are willing to heed the call.

For those of us in higher education, the question is how to confront these two issues. One possibility: link them.

Although federal or state legislatures should address the issue, we do not have the time to wait for them to act. Instead, colleges and universities should develop their own programs - and, at some not-too-distant point -

GUEST EDITORIAL

government might well follow their lead.

Colleges should make available the funding - obtained through private sources - for students in the broadly defined middle class who do not presently qualify for governmental aid. The aid would be in the form of need-based loans, which would be interest-free to them during the course of undergraduate study. Students with such loans would, in lieu of repayment, have their loans canceled at the rate of 20 percent for each year after graduation that they engage in public service. Here again, public service could be very broadly defined - from the Peace Corps to teaching in K through 12 public schools, to working for not-for-profit agencies on behalf of the environment or at-risk groups.

For those students who ultimately decide not to engage in public service, the loans would become payable immediately upon graduation. To discourage exploitation of the program, the interest rates on those loans would be higher than the rates available at banks.

The idea is not novel, at least in a general sense. Years ago, in exchange for medical school tuition support, physicians agreed to work in underserved areas; more recently in an attempt to increase the number of minorities in the Peace Corps, special arrangements were made for them. However, colleges have not to date taken up the challenge themselves. They should; we have!

This fall, we enrolled our first six students under a program that we call CAUSE. Named after an alumnus who founded the Civil Service Commission during his tenure as president, the Chester Arthur Undergraduate Support of Excellence will help our students and the college. Next fall, the number of CAUSE recipients will grow substantially, but the result will remain the same - lives will be forever changed.

One of our CAUSE recipients, for example, is a 37-year-old mother of two who simply would never have been able to attend Union without such a program. We are delighted that she and two other CAUSE recipients plan to "cancel" their loans by teaching math in public schools.

Campuses can be enriched by having an economically diverse complement of students. Although much (rightly) is said of the need for geographic and racial diversity, economic diversity is also obviously of value. In addition, campuses - and individual students - will benefit from the recognition of the worth of public service.

No one benefits from middle class melt on college campuses or from "me first" students. Cancelable loans for service-oriented students from the middle class will benefit them - and society - and in the process allow those writing about campus issues in the future to put aside philosopher Berra.

Roger Hull is president of Union College, Schenectady.

CHARLOTTE OBSERVER

CHARLOTTE, NC
SUNDAY 298,749

FEB 9 1992

OBSERVATIONS

A Collection Of Notable Quotes

Pay for college with service

Roger Hull, president of Union College in Schenectady, N.Y., on how to make college affordable for the middle class:

Colleges should make available the funding — obtained through private sources — for students in the broadly defined middle class who do not presently qualify for governmental aid. The aid would be in the form of need-based loans, which would be interest-free to them during the course of undergraduate study.

Students with such loans would, in lieu of repayment, have their loans canceled at the rate of 20% for each year after graduation that they engage in public service. . . . Public service could be very broadly defined — from the Peace Corps to teaching in K-12 public schools to working for not-for-profit agencies on behalf of the environment or at-risk groups.

Cavazos: Colleges must cut expenses to keep tuition affordable

5898A

By JANET BASS

WASHINGTON - Education Secretary Lauro Cavazos said Monday colleges and universities must cut expenses so they can reduce steadily rising tuition costs, but he also noted the public has a "misconception" that higher education is unaffordable.

Cavazos released three reports about the costs of higher education, including a handbook called "Tough Choices" to help colleges examine their priorities and then decide how to control spending.

College tuition has risen much faster than the rate of inflation. Between 1975 and 1987, inflation-adjusted tuition grew 28 percent at public colleges and 44 percent at private colleges, the department said. In the fall of 1990, average college tuitions rose about 8 percent at most institutions.

And while student financial aid grew faster than inflation during the 1980s, it did not keep pace with tuition increases, it said.

"It is now time for individual colleges and universities to ask hard questions, set strict limits and start making tough choices," said Cavazos, who was president of Texas Tech University from 1980-1988.

These choices, he said, could mean dropping an entire department, forgoing recruitment of high-priced researchers or eliminating the athletic program.

"It has to decide what kind of institution it wants to be," Cavazos said. "When there is a university close by that offers duplication, why don't you let someone else do it?" he said.

Some private universities have started novel recruitment programs to encourage enrollment.

For example, at Union College in Schenectady, N.Y., students can have their loans canceled at a rate of 20 percent for each year after graduation they engage in public service jobs, such as public school teaching or work in the Peace Corps. Union's 1990-1991 tuition is \$14,420.

UNITED PRESS
INTERNATIONAL

NEW YORK, NY
DAILY

MONDAY
NOV 26 1990

CAREERS

NEW YORK, NY
QUARTERLY 600,000

SEP-NOV 1991

COLLEGE SCENE

Roving reporter Ken Larkin tells what's happening on campuses throughout the country.

Aid Comes to Those Who Aid Others

It just may pay to help your fellow man or woman after all.

Students of Union College in Schenectady, New York, who are considering a future in public service are going to get a new break in their financial aid packages. Union will offer cancelable loans to its public-service bound students this year.

The loan accrues no interest during the student's attendance at the liberal arts and engineering college and is canceled at a rate of 20 percent for every year actually spent in public service (such as Peace Corps work, public school teaching, and environmental jobs) after graduation.

'Cheap Money' Loans Can Help Finance College

Los Angeles Times
LOS ANGELES, CALIF.
D. 1,196,323

CA-352

SEP 2 1991

Anyone who doesn't have a six-figure trust fund and who is about to enroll in college is likely to engage in another great American pastime—borrowing.

Never before, nor never again, will your borrowing options be as attractive as when you are in school. Today, student loans are offered at rates ranging from 5% to about 10%. That, in industry parlance, is relatively "cheap money" considering the rates you'd pay for other types of personal loans.

The reasonable rates and the wide availability of funds make student loans a good option for anyone who needs help paying for

• Last of a series.

college. In addition, those who have not yet established a credit history will find that student loans make this process easier too.

How so? In addition to the low rates, student loans usually provide the borrower with easy payment plans that often don't start until six months after the student has finished college. If you are unable to find a job or if you plan to enroll in graduate school, those payments sometimes can be delayed even longer.

Of course, if you fail to pay back or reschedule these loans when due, you could face serious repercussions. The government can't

repossess your education, of course, but it can put a claim on your future earnings and assets. In addition, non-payment can mar your credit history and make it difficult for you to obtain loans in the future. Defaulting on a student loan can also make you ineligible for other economic aid.

The point is, there are few reasons to default. So don't.

There are lots of student loan options. However, you may not be eligible for all of them if you and your parents are reasonably well-to-do.

To find out what you are able to apply for, you must fill out financial aid forms, which are also required to apply for federal and state scholarships and grants. Once your eligibility is determined, you generally must fill out student loan forms and promissory notes.

Those who are needy will have the most attractive options, starting with 5% federal loans. However, even those with less substantial needs can usually borrow under similar programs that offer slightly higher rates.

The most generous loan programs are the Perkins, Stafford, SLS and PLUS loans, which are all federally sponsored plans. However, a number of states and universities have their own loan programs, which you can find out about by talking to a college financial aid counselor or your state guarantee agency. (To find the guarantee agency in your state, you can call 1-800-4-FED-AID.)

Interest rates and limitations on these loans can vary a bit, but here's the rundown for the current academic year.

Perkins loans provide up to \$9,000 for needy undergraduates at 5% interest rates. Those who go on to graduate school can borrow an additional \$9,000, assuming they meet all the requirements.

Students can borrow \$17,250 under the Stafford program at an 8% interest rate. However, again, they must meet some eligibility requirements, including a determination of need.

Supplemental loans for students (SLS) and parents loans (PLUS) are available to those with less substantial needs. Students and their parents can borrow up to \$20,000 under these programs. The interest rates are currently set at 9.34%.

It is important to note that the limitations on most loans are for the student's entire undergraduate career. In other words, if you borrow \$3,000 annually under the Perkins program, you'll run out of Perkins' loan capacity in three

years. At that point you can borrow under another program or find some other sort of student aid. (There are separate limitations for graduate study.)

Additionally, the amount you can get will be limited by the cost of your education minus other financial aid you have received. You can't get more than the amount you spend on college.

Many loan programs allow students to defer making any payments until they have completed their education. And then, the payments can be as low as \$50 a month. However, some programs require the student (or parent) to pay while still in school. These are distinctions that the student should pay attention to when securing the loans.

States, colleges and universities also offer loans. It is impossible to go into the details of all these programs. However, it is worth noting that those who are interested in public service and teaching can often secure special loans designed just for them.

Union College in Schenectady, N.Y., for example, sponsors the Chester Arthur Undergraduate Support for Excellence Award, otherwise known as the CAUSE loan. These loans are made at higher-than-market rates, but the principal is forgiven at a rate of 20% per year if the student goes into public service, such as the Peace Corps or other nonprofit work on behalf of the environment or the disadvantaged. In other words, those who stay in public service for five years or more owe nothing.

LOVEJOY'S GUIDANCE DIGEST

RED BANK, NJ
10-TIMES/YEAR 1,950

SEPTEMBER 1991

UNION COLLEGE RECEIVES CAUSE SUPPORT

The Chester Arthur Undergraduate Support for Excellence Award (CAUSE) is a funding program for Union College (NY) students who demonstrate financial need and who are interested in public service. It provides financial assistance to qualified students — primarily those in the middle class — who, without that assistance, would be precluded from the benefits of a Union College Education.

CAUSE Awards, in the form of cancellable loans, are given to eligible students — admitted students who have filed a Financial Aid Form, who have demonstrated financial need for the award, and who have expressed an interest in doing public service-oriented work.

The loans are cancelled at the rate of 20% for each year in public service. Recipients of CAUSE Awards pay no interest on the cancellable loans while attending Union College or engaging in public service.

Areas of public service which apply include the Peace Corps, public school teaching, not-for-profit non-governmental work on behalf of the environment or at-risk groups (abused children, battered wives, disadvantaged elderly, drug/alcohol, abuse groups, homeless and mental health groups, among others).

Pressed Private Colleges Reining In Tuition

5-8 92 A
By ANTHONY DePALMA

Squeezed by the recession and a shrinking number of high school graduates headed for college, private colleges and universities are trying to attract students by keeping tuition increases to their lowest levels in more than 15 years.

A few colleges are also making novel offers of financial aid. George Washington University will award scholarships based on admission test scores. **Union College will cancel loans for graduates who take public service jobs and Wittenberg University is offering fixed-rate tuition.**

But even with financial aid, many highly qualified students cannot afford to pay the private institutions' tuition rates, which can amount to \$20,000 a year at some schools. Instead, these students are applying in increased numbers to public institutions where, despite increases forced by state budget deficits, tuition and fees can amount to less than \$7,000.

Shift in Applications

All colleges are essentially competing for the same pool of students, which has been steadily shrinking since the mid-1980's. This year applications dropped at many of the private institutions, while public universities reported increases, an indication of the shift toward less expensive institutions.

Joyce E. Smith, associate executive director of the National Association of College Admissions Counselors, said that with fewer applicants selective colleges might have to consider accepting students with weaker qualifications.

Applications to private institutions generally declined 5 percent to 15 percent from last year, although there are exceptions, like the Johns Hopkins University, Bard College and the University of Dayton, which say they showed substantial increases.

By contrast, applications were up this year at many public institutions, including the University of Kentucky,

the University of Connecticut at Storrs and the University of North Carolina at Chapel Hill.

Many colleges, private and public, have tried to make up for the declining number of high school applicants by recruiting nontraditional students. These include students a few years out of high school, adults looking to change careers and the elderly.

Private colleges have tried to limit increases in tuition. Throughout the 1980's tuitions rose about 10 percent a year, but this year many private colleges have limited the increase to about 6 percent, roughly the rate of inflation.

Fixed Costs and Inflation

College administrators said fixed costs and inflationary increases kept them from forgoing tuition rises.

NEW YORK TIMES

NEW YORK, NY
DAILY 1,117,396

WEDNESDAY
APR 3 1991

But Brown, Lehigh, the University of Chicago, St. Joseph's in Philadelphia and many other private institutions slowed the rate of tuition increase to their lowest levels in more than a decade. One exception is the Worcester Polytechnic Institute in Worcester, Mass., which kept its \$20,045 yearly cost unchanged and says it will trim budgets and administrative expenses instead.

But even a slower rate of increase means that tuition in nearly all private institutions will rise substantially. Bucknell University in Lewisburg, Pa., is raising its comprehensive fee — tuition, room and board and student fees combined — for the 1991-92 academic year by 4.5 percent, the smallest percentage since 1963, when

Increasingly, students turn to public colleges for savings.

a year's tuition cost \$2,150. But the increase of \$850 brings the total cost to \$19,475 a year.

For students and their families, the joy of being accepted at such colleges sometimes lasts only until the bills start to show up.

"It was a total shock," said Kathleen I. Hunter of Wallingford, Conn. That was her reaction when she found out it would cost \$21,850 for her daughter, Kathleen, to attend Rensselaer Polytechnic Institute in Troy, N.Y., next fall.

Deducting Financial Aid

Rensselaer offered the Hunters \$9,400 in financial aid, and when Miss Hunter applied for outside scholarships to help cover some of the remaining \$12,000 yearly costs, she was surprised to find that the institute would deduct whatever she was awarded from what they had already offered her in aid.

Rensselaer officials said outside scholarships are always deducted from the institute's financial aid package, so that money can go to the students with the greatest need.

While private colleges wrestle with tuition and financial aid, public institutions reeling from severe budget cutbacks are raising their tuition higher and faster than at any time in the past decade.

Despite this, public systems remain far less expensive than private institutions and this year most received more applications than last year. In many cases, the students applying to the public schools were more qualified than in recent years, university administrators said.

In response to the shift in applications, and to the curtailment of Federal support for financial aid grants, private institutions are becoming more creative in offering financial support of their own. Many of the new programs focus on merit rather than financial need and therefore may benefit middle-income families.

George Washington University in Washington will award a \$5,000-a-year scholarship to students who get a combined math and verbal test score of 1,200 out of a possible 1,600 on the Scholastic Aptitude Test college admissions exam and who are in the top 20 percent of their class, and \$3,000 a year for students who score 1,100 and rank in the top 25 percent of their class. The comprehensive cost of attending George Washington for a year is \$22,833.

Wittenberg University in Springfield, Ohio, is offering students a guaranteed four-year tuition rate of \$13,658 annually, as against the uncapped rate of \$12,792 for next fall. **Union College in Schenectady, N.Y., has offered to cancel financial aid loans at the rate of 20 percent a year for students who work in public service jobs after graduation.**

Starting in the fall, St. Michael's College in Colchester, Vt., where applications were off 15 percent from last year, will allow incoming students who graduate from two parochial high schools — Rice High School in South Burlington and Mount Saint Joseph Academy of Rutland — to deduct the \$2,500 per year they paid for high school tuition from their \$16,000 yearly college bills.

■

Under a new program at Union College in New York, students who take public-service jobs after graduation will not have to repay any tuition money the college lent them.

When enrolling at Union, students who say they are interested in public-service careers will be eligible for loan money if the institution determines they are financially needy. After graduation, the college will cancel 20 per cent of the loan amount for each year a student works in a public-service job. If students who receive loans decide to take jobs in the private sector, they will be required to repay the money at an interest rate slightly higher than the market rate.

Roger H. Hull, president of the college, says Union has started raising money for the new loan program and is unsure how much it will lend each year. He says many students can't afford to take public-service jobs because they need to earn enough to repay their loans.

Union will begin lending money next fall to students who say they plan to join the Peace Corps or work as teachers or for public-service organizations.

USA TODAY

WASHINGTON, DC
DAILY 1,341,611

TUESDAY
OCT 30 1990

Aid comes to those who help others

It may pay to help your fellow man after all. Students of Union College in Schenectady, N.Y., who are considering a future in public service are going to get a new break in their financial aid packages. Union will offer cancelable loans for its public service-bound students this year.

The loan accrues no interest during the student's attendance at the liberal arts and engineering college and is canceled at a rate of 20% for every year actually spent in public service (such as Peace Corps work, teaching at public schools and working on behalf of the environment) after graduation.

Union College sets up loans for public service

The Associated Press

5898A
SCHENECTADY — Union Col-

lege, in an effort to encourage its undergraduates to enter public-service jobs after graduation, is beginning a cancelable loan program, the school has announced.

The new financial aid program is called the Chester Arthur Undergraduate Support of Excellence, or CAUSE. Arthur was the 21st president of the United States and an 1848 graduate of Union.

Roger H. Hull, who outlined the program Sunday during remarks at his inauguration as Union's 17th president, said students who receive

CAUSE awards will obtain funding in the form of cancelable loans while they attend the college.

Hull said yesterday that the loans will be cancelable at the rate of 20 percent for each year after graduation that a student works in public service jobs, such as the Peace Corps, teaching in public schools and working for environmental groups.

The program will provide financial aid to students who might otherwise not consider attending Union, while at the same time encouraging them to serve the public, Hull said.

Tuition at the 195-year-old college is \$14,420. Union, a liberal arts and engineering college, has an enrollment of about 2,000.

TIMES-UNION

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EDITORIALS

Union College's pledge

Union College swore in a new president Sunday, and already he's shown an enterprising approach to combating the college's declining enrollments and helping students who can't afford the tuition.

In fact, more private colleges would do well to follow the lead of Roger H. Hull, who's promised to completely forgive the loans of students who devote five years after graduation to public service jobs.

With Union's tuition running to nearly \$60,000 over four years, Hull's plan would help prevent the college from becoming just another elitist institution for rich kids. The new president also has promised to increase the number of minority students.

Under Hull's offer, any student accepted for admission is guaranteed a college loan if he or she needs it. Students are forgiven 20 percent of the loan for every year after graduation that they pursue public service jobs — either at non-profit agencies like the Peace Corps, or teaching in public schools or working for other humanitarian or environmental causes.

The plan reinforces the value of a college education not just for its own sake or to increase earning power but as a vehicle by which to better serve the community. And it should help lift Union's enrollments, which this year are down from 494 to 447.

Hull is right when he says such assistance should properly come from federal and state government rather than individual colleges. College shouldn't be a privilege reserved for the wealthy, but a right for anyone serious enough to want to pursue it. Yet a nationwide Gallup poll published Sunday finds the majority of Americans think the cost of higher education is unmanageable, and the loan burden too high for most students.

As long as government shirks its responsibilities, it's encouraging to see a private institution try to pick up the slack. Hull says he doesn't know how much the program will cost, but he promises to find the money.

Good luck, Mr. Hull. And welcome to Schenectady.