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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. bio	Bios for Roundtable Participants (partial) (1 page)	n.d.	P6/b(6)
002. bio	Bios for Roundtable Participants (partial) (1 page)	n.d.	P6/b(6)

COLLECTION:
Clinton Presidential Records
Domestic Policy Council
Gaynor McCown (Subject Files)
OA/Box Number: 7385

FOLDER TITLE:
Work-Study

2011-0255-S
rc238

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
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P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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Freedom of Information Act - [5 U.S.C. 552(b)]

b(1) National security classified information [(b)(1) of the FOIA]
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<u>President Clinton Plans to Expand Work-Study to One Million Students Per Year</u>

At Drake University today, President Clinton highlighted his plan, laid out in the State of the Union, to dramatically expand the Federal Work-study program to serve **one million students** -- up from 700,000 -- by the year 2000. **The President is calling for an increased annual investment of nearly $200 million in Work-study opportunities by the turn of the century**. This proposal is one part of his commitment to broaden access to postsecondary education and make it affordable. Together with the trend of increasing student loans, and the President's proposal to expand Pell Grants, a larger investment in the Work-study program will help ensure that **ALL** qualified high school graduates have the chance to go to college, in exchange for accepting the responsibility of work.

Work-study is a smart national investment. It reaffirms the American ethic and rewards hard work. An expansion of the Federal Work-study program will benefit students, families, schools and the nation by:

- **Giving students greater diversity of opportunity to meet their responsibilities** -- Work-study encourages students to take more responsibility in helping to pay the cost of their college education while also providing them with an opportunity to get a hands on experience working.

- **Supporting the connection between academic achievement, the world of work and community service** -- Work-study encourages institutions to tie jobs to students' academic studies and to use work-study funds to support additional community service and real business-college linkages.

- **Leveraging limited federal funds** -- The federal work-study program leverages limited federal funds by asking participating institutions to pay an average of 25% of a student's wage.

More About The Federal Work-Study Program:

The Work-study program started in 1964 as part of the Economic Opportunity Act and has helped generations of students work their way through college.

Approximately 3,500 institutions currently participate in this program which provides part-time jobs to students on and off-campus, working in places such as libraries, dining halls, churches, and day care centers.

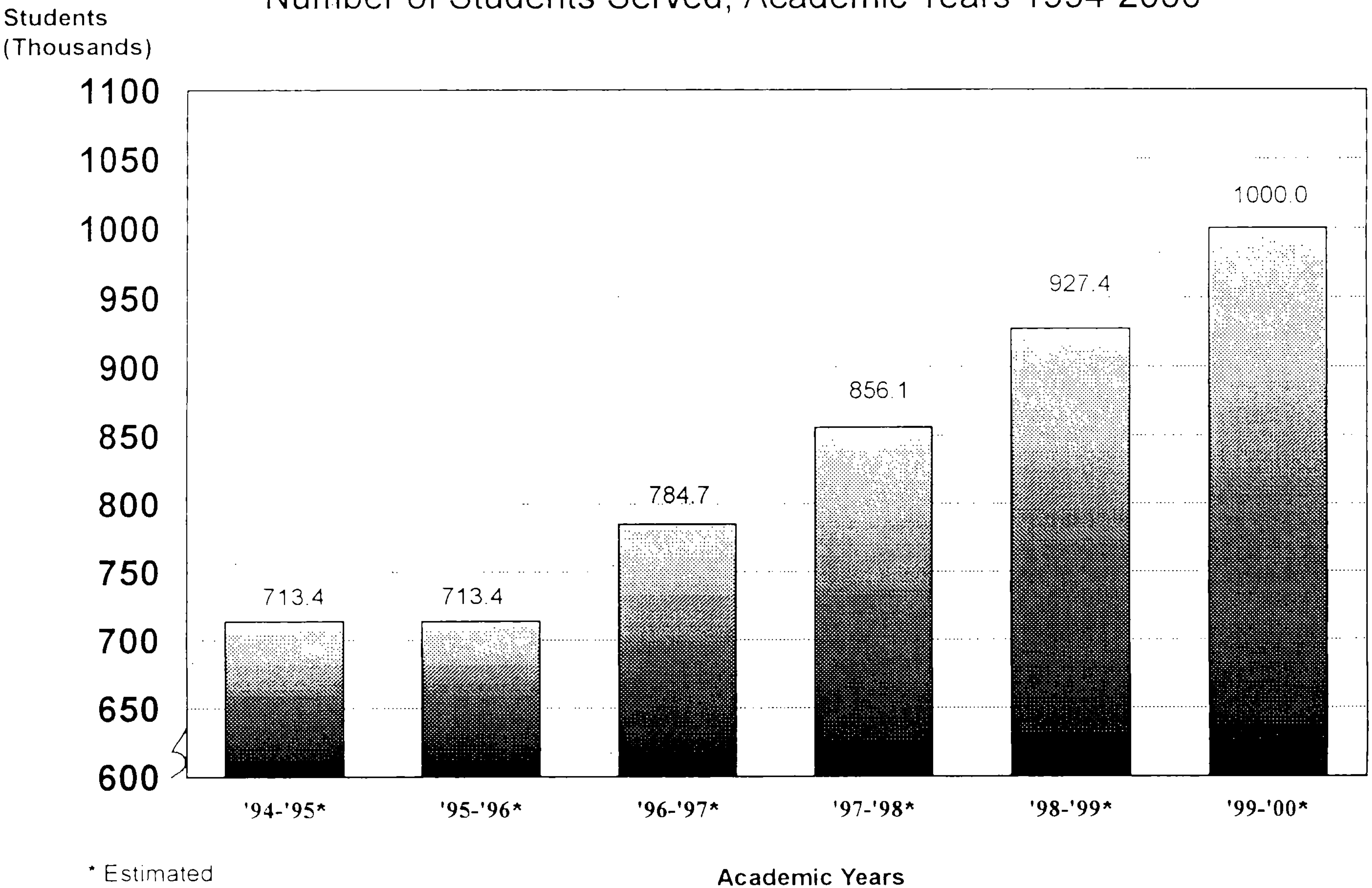
Students work an average of 17 hours per week and earn an average of $1,065 through work-study during an academic year.

Of the students receiving federal financial aid, 25% are in the work-study program.

The demand for Work-study positions exceeds the current availability.

College Work-Study

Number of Students Served, Academic Years 1994-2000



* Estimated

THE WHITE HOUSE

WASHINGTON

February 8, 1996

BRIEFING FOR ROUNDTABLE DISCUSSION ON FINANCIAL AID AND WORK-STUDY

DATE: FEBRUARY 11, 1996
LOCATION: DRAKE UNIVERSITY
DES MOINES, IOWA
TIME: 12:30 p.m. - 1:15 p.m.
FROM: CAROL RASCO / JEREMY BEN-AMI

I. PURPOSE

The purpose of this roundtable discussion is to highlight your proposal to dramatically expand the work-study program and how it will help enable families to finance post-secondary education. This event will provide an opportunity for you to hear from students, parents, employers and administrators about financial aid issues generally, and the work-study program in particular. The students participating receive various types of financial aid and are currently (or have in the past) participating in Drake University's federal work-study program.

II. BACKGROUND

In your State of the Union address, you proposed to expand the College Work Study program from 700,000 students to over one million over the next five years. An expansion of this program reaffirms the American ethic, rewarding hard work and helping ensure that all who want a higher education are able to afford it.

III. PARTICIPANTS

YOU
Senator Harkin
Sally Hinders -- Assistant Provost for Career Services, Drake University
Justin Givan -- Student
Mike Givan -- Parent
Molly Adams -- Student
Marilyn Henrich -- Employer
Erica Buster -- Student
Kathleen Buster -- Parent
Jaimie Patel -- Student
Shashi Patel -- Parent
Amber Schafer -- Student
Alan Cubbage -- Employer
Susan Ladd -- Director of Financial Aid, Drake University

IV. PRESS PLAN

Pool Spray

V. SEQUENCE OF EVENTS

Sally Hinders will start the session by welcoming **YOU** to Drake University. She will ask each participant to introduce themselves, make some very brief remarks about the work - study program, and turn to **YOU** for welcoming remarks.

YOU will make brief remarks.

Sally Hinders will begin the discussion by asking Justin and Mike Givan; Erica and Kathleen Buster; and Jaimie and Shashi Patel to talk about the work-study program and what it has meant to their families.

She will then turn to Molly Adams and Marilyn Henrich; and Amber Schafer and Alan Cubbage to talk about the work-study experience from both the student and employer perspective.

Susan Ladd will conclude by talking about the importance of financial aid generally and the impact of the work-study program on students at Drake University.

VI. REMARKS

Talking points prepared by speechwriting

VII. ATTACHMENTS

List of participants and brief biographies
Article about work study at Drake University

Withdrawal/Redaction Marker
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ATTACHMENT 1: Biographies of Roundtable Participants
(Please note that Sally Hinders will facilitate the session and ask students to discuss specific issues related to work-study.)

Sally Hinders -- Administrator

Sally Hinders, the Assistant Provost for Career Services at Drake University, has worked in the career services field for over a decade and at five different universities. She has great knowledge of the job market for college graduates and has worked with students on financial aid packages in an attempt to find jobs that will enable them to pay off their loans.

Justin Gavin -- Student

Justin Gavin, a first year music education student, has worked for 6 months in the student life center. He believes work study is one of the greatest opportunities because his job has allows him to become more involved with entire university. Justin investigated and applied for financial aid on his own and presently receives Stafford Loans, Perkins Grants, and grants through the state of Iowa. [redacted]

Mike Gavin -- Parent

[redacted]

C00 U

Molly Adams -- Student

Molly Adams, a college junior majoring in pharmacy, is currently employed off campus at Grace United Methodist Church. She works with children in an after-school program. Previously, Molly worked on campus at the computer center and at the front desk of her residence hall. She has various state and federal loans in her financial aid package. Molly defrays her housing expenses by being a resident assistant in her dormitory. Without her work study opportunity she would not be able to attend Drake university.

Marilyn Henrich -- Employer

Marilyn Henrich, a Diaconal Minister of Education at the Grace United Methodist church, is responsible for the education program which includes after-school activities for children and youth. Ms. Henrich has two work study students who help design weekly programs and lead an interest center. Ms. Henrich has been a Christian Educator for thirty years in United Methodist Churches in Iowa and Nebraska.

Erica Buster -- Student

Erica Buster is a junior majoring in political science. She worked in the Drake Career Center for two years as a work study student. This experience has led to Erica's current position as an intern at the Governor's Alliance on Substance Abuse. Work study, along with a combination of Drake merit scholarships and subsidized Stafford Loans have made it possible for Erica to attend Drake. Without financial aid, she could not attend the private school of her choice.

Kathleen Buster -- Parent

Kathleen Buster is the mother of three daughters and a part-time assistant at an economic development organization where she has been employed for seven years. She and her husband were born and raised in Iowa and both feel strongly that Erica, their eldest daughter, should go to college. However, they also know that she would not be able to attend Drake without her financial aid package.

Jaimie Patel -- Student

Jaimie Patel, a college sophomore majoring in biology, works at the front desk of his residence hall as a works study student. This work experience enables Jaimie to interact with his fellow classmates and also provides the necessary flexibility he requires as a biology student. The income that Jaimie receives from his work study job covers his personal expenses while he is at school which he feels relieves tension at home. Work study, along with Stafford Loans and other scholarships have made it possible for Jaimie to attend Drake University.

Shashi Patel -- Parent

Shashi Patel (of Indian descent), Jaimie's father, is an industrial hygienist. He received his own education by borrowing money from his friends and family. Mr. Patel said that financial aid has allowed him to send both his sons to college. Sashi values his family and feels that the most beneficial aspect of financial assistance is that it relieves the pressure on families. Shashi said he would, of course, work longer hours if his sons could not receive financial aid, but that he would do so at the expense of spending time with his family, a priority for him and his wife. He also believes in education for the advantages it will offer the future families of his sons.

Amber Schafer -- Student

Amber Schafer, a college senior majoring in public relations, worked in the University Marketing and Communications office for three years as a work study student. For four years, she and her family have relied on student financial aid. Although she qualified for work study this year, she has accepted an internship at *The Des Moines Register*. Amber believes that her work study experience has trained her for current position at the newspaper. Work study, along with Stafford Loans, Perkins Grants, Iowa State funding, and scholarships have made it possible for Amber to attend Drake.

Alan Cubbage -- Employer

Alan Cubbage, the Director of Marketing and Communications for Drake University, is Amber's supervisor. As a student, Alan washed dishes 6 nights a week through work study. Now, as a work study supervisor, he is training and preparing students for future jobs. Alan says work study students bring to his office great enthusiasm and fresh perspective. He has seen Amber grow and learn responsibility through her three years of work study.

Susan Kay Ladd -- Administrator

Susan Kay Ladd, Director of Financial Aid at Drake University has worked in this office since 1992 and was a graduate assistant in this office while she earned her masters degree in education at Drake. In addition, she has served on national boards in this field and the current Vice President of the Iowa Association of Student Financial Aid Administrators. Susan has worked with thousands of students and knows firsthand how hard it is to pay for an education.

UNITED STATES DEPARTMENT OF EDUCATION

OFFICE OF THE SECRETARY

FAX TRANSMITTAL

TO: GAYNOR McCOWN

ORGANIZATION: DPC

PHONE NUMBER:

FAX NUMBER:

FROM: KERRI MORGAN

PHONE NUMBER: 401-3383

MESSAGE: Gaynor - Here's an assortment pertaining to higher ed. I've marked a couple of statistics in articles & releases. You also should get some info from Budget Services or Jane Glickman. - Kerri

CONFIDENTIALITY NOTICE

______ PAGE(S) TO FOLLOW

30.

KANSAS CITY STAR, Feb. 4, 1996 p. 6P
(Best Copy Available)

Federal shutdown slows student aid

JANE Bryant Quinn

STAYING AHEAD

Students in need of federal financial aid for the current school year or for a trade school cooled their heels in January. Applications were held up for 12 days during the most recent government shutdown.

An application called the Free Application for Federal Student Aid (FAFSA) discloses the applicant's income and assets. The applications normally are processed in two to three weeks.

But the shutdown stopped the show for 120,000 to 140,000 applicants. Any student applying at the last minute had to scramble for money to be accepted for class.

That particular backlog has been cleared up, an Education Department representative says. But now there's a new one: for 450,000 students applying for the school year starting in September.

In this case, it's not just the shutdown that's holding up the applications. It's also budget politics.

Congress should have passed a budget last fall, setting the size of the Pell Grant for 1996-97. Pells are the prime grant for lower-income students.

In the continuing resolution passed Jan. 26, Congress finally set the maximum Pell: It's $2,440, which is $100 higher than last year. It will take about five days to reprogram the Education Department's computers. Then processing can resume.

Based on an application, the government creates a personal Student Aid Report. Schools use the reports to calculate how much federal aid students are entitled to.

The slowdown shouldn't affect entering students who will hear from the schools this spring. But students who hoped for early admission may be delayed.

One lucky group wasn't caught up in the budget mess. They're the people applying to private colleges and universities, using a new questionnaire called the Financial Aid Profile.

This profile includes, for the first time, all of the government application disclosures, plus additional data on the applicant family's finances. It's processed by the College Scholarship Service, which analyzes the student's financial need and reports the results to the chosen college. The profile never passes through government hands.

A student still has to file a federal application to get federal aid. But it's a formality. Thanks to the new profile, colleges can see for themselves about how much aid a student will qualify for.

Speedy processing helps students in several ways. For ex-

holdings and investment results to shareholders every six months, but many do it more often, usually every three months.

This is all good, as long as it doesn't become obsessive. Truth is, the fund companies brought this intense inspection upon themselves with investments that didn't seem to match fund objectives, even if they were permitted by the prospectuses.

Example: Fidelity Asset Manager, by all appearances a very conservative fund, lost 6.6 percent in 1994, mostly from risky foreign investments by fund manager Robert Beckwitt.

Among them were Mexican bonds thrashed by a falling peso and derivatives that lost value when interest rates rose in Europe.

"Some of the Asset Manager shareholders might have gotten a case of the willies if they had seen the type of investments Mr. Beckwitt was into," said James Hagy, executive editor of *Mutual Funds* national magazine. "I agree, if you focus on the long term, you don't need to know what is going on every week, but you do need to monitor your fund."

UNITED STATES
DEPARTMENT OF EDUCATION NEWS

FOR RELEASE
August 3, 1995

Contact: Kathryn Kahler
(202) 401-3026

SCHOOL ENROLLMENTS TO REACH RECORD LEVEL; RILEY WARNS AGAINST EDUCATION BUDGET CUTS

Enrollment in the nation's schools and colleges will reach record levels by the end of the century -- at precisely the same time the House hopes the largest education budget cut in history will take effect, U.S. Secretary of Education Richard W. Riley warned today.

In an education alert to President Clinton, Riley said the number of students in elementary and secondary schools soon will eclipse the baby boom generation's peak of 51 million students in 1971. Projections indicate enrollments will exceed the previous record with 53 million students in 1997, increasing to 55 million by 2002. And college enrollment is projected to jump more than 1.3 million students over the next seven years.

Briefing President Clinton, members of Congress, and representatives of education groups at the White House, Riley said he fears the nation will be ill-prepared for the future influx of students -- especially if Congress has its way and slashes funding for education by 19 percent.

"Slashing education is bad for America's children and our nation's future," Riley said. "I have to question the members of Congress who would put less important priorities ahead of arming our children against ignorance and mediocrity by giving them a good start in life."

The U.S. House of Representatives is considering $36 billion in education budget cuts

-MORE-

over the next seven years, "posing a threat to the security of the nation" at time when schools are faced with serving significantly more students, Riley said. "The gap between the unparalleled increase in students and the unprecedented cut in educational investment is the education gap that our nation faces.

"The children of the famous post-war baby boom are now parents sending their own children to school," he said. "But, in these increasingly tough times, Congress is placing the burden on states and communities to find the resources to improve the quality of American education."

These cuts represent "a tidal wave of teenagers who won't get the basic skills they need, the high standards and disciplined learning environment they deserve, and the opportunity they need to go to college."

As Riley spoke, the House was preparing to ratify a $3.9 billion cut in the federal education budget for the coming fiscal year -- a bill President Clinton has said he will veto.The President's balanced budget plan would erase the budget deficit, but increase education spending by $40 billion over the same seven-year time frame.

Riley said his department estimates that from 1994 to 2002, public school [K-12] enrollments will increase from 44 million to 49 million. High school enrollments [grades 9-12] will increase nationally by 15 percent, he said.

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NOTE TO EDITORS: States expected to have more than 25 percent increases in high school enrollments by 2002: Alaska, Arizona, California, Colorado, Delaware, Florida, Georgia, Hawaii, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Oregon, Rhode Island, Texas, Virginia and Washington.

Projected enrollment in public elementary and secondary schools, by state: Fall 1995 to fall 2005

State	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Percent change, 1995 to 2005
United States ...	45,037	45,961	46,797	47,403	47,911	48,324	48,683	48,993	49,225	49,471	49,651	10.2
Alabama	736	746	758	772	786	801	816	830	838	845	851	15.7
Alaska	134	138	142	145	148	150	152	153	154	156	157	16.9
Arizona	741	765	787	803	816	826	835	841	848	854	858	15.9
Arkansas	450	456	461	464	467	470	473	476	477	479	480	6.5
California	5,688	5,893	6,074	6,221	6,348	6,458	6,560	6,654	6,745	6,843	6,934	21.9
Colorado	660	678	695	706	716	724	730	734	737	739	739	12.0
Connecticut	519	527	535	541	544	547	548	548	548	549	548	5.6
Delaware	112	115	118	119	121	122	124	124	125	126	126	12.5
Dist. of Columbia .	77	77	75	74	73	72	72	73	72	72	72	-6.7
Florida	2,181	2,250	2,304	2,338	2,362	2,375	2,380	2,380	2,388	2,397	2,401	10.1
Georgia	1,294	1,325	1,353	1,376	1,395	1,413	1,428	1,442	1,453	1,464	1,471	13.7
Hawaii	187	193	197	203	208	212	217	221	225	228	232	23.9
Idaho	242	246	250	254	258	262	266	270	273	276	278	14.8
Illinois	1,938	1,972	2,001	2,019	2,036	2,050	2,061	2,070	2,076	2,083	2,088	7.8
Indiana............	982	993	1,007	1,016	1,025	1,034	1,044	1,053	1,056	1,059	1,060	8.0
Iowa	507	510	512	511	509	507	505	503	501	499	497	-1.9
Kansas	470	475	480	484	487	489	491	493	494	495	497	5.7
Kentucky	658	662	666	669	672	675	677	680	681	683	684	3.9
Louisiana	785	788	791	794	796	799	803	808	809	812	815	3.9
Maine	221	221	221	221	220	218	217	216	214	214	213	-3.6
Maryland	814	839	862	882	898	912	924	934	942	948	953	17.1
Massachusetts	909	927	945	952	957	959	960	958	955	950	944	3.8
Michigan	1,662	1,685	1,704	1,722	1,737	1,748	1,757	1,765	1,769	1,773	1,775	6.8
Minnesota	841	852	861	864	864	862	858	854	850	847	844	0.3
Mississippi	502	504	506	507	508	509	512	514	515	516	517	3.1
Missouri...........	880	889	897	900	902	902	902	901	900	899	899	2.2
Montana	166	167	169	170	171	171	172	172	173	173	174	4.9
Nebraska	290	293	295	296	297	297	297	297	297	296	296	2.0
Nevada	258	269	278	285	291	294	296	297	299	301	302	16.9
New Hampshire	194	197	200	201	201	200	200	199	199	199	198	2.1
New Jersey	1,198	1,229	1,259	1,283	1,304	1,322	1,337	1,350	1,359	1,368	1,371	14.5
New Mexico	334	343	352	360	366	373	379	384	388	393	397	18.8
New York	2,815	2,866	2,911	2,939	2,960	2,973	2,981	2,985	2,987	2,989	2,985	6.0
North Carolina	1,177	1,207	1,238	1,263	1,287	1,308	1,326	1,342	1,350	1,357	1,359	15.5
North Dakota	118	117	117	116	115	114	114	114	113	113	112	-4.5
Ohio	1,828	1,848	1,868	1,878	1,886	1,892	1,898	1,903	1,899	1,897	1,892	3.5
Oklahoma	613	619	625	626	626	625	625	626	626	628	630	2.7
Oregon	546	557	568	578	586	593	599	605	611	617	623	14.1
Pennsylvania	1,815	1,841	1,864	1,875	1,881	1,880	1,876	1,869	1,866	1,862	1,856	2.1
Rhode Island	152	154	156	157	157	157	157	156	156	156	155	2.2
South Carolina	657	668	679	687	695	702	709	715	719	723	726	10.5
South Dakota	139	141	143	143	144	144	145	145	145	145	145	4.2
Tennessee	879	895	911	923	932	941	950	957	960	962	963	9.5
Texas	3,713	3,789	3,857	3,911	3,960	4,002	4,042	4,080	4,112	4,146	4,175	12.4
Utah	477	483	487	492	497	503	510	517	524	531	538	12.7
Vermont	102	103	104	104	105	105	105	105	105	105	104	2.4
Virginia	1,102	1,133	1,161	1,183	1,202	1,218	1,232	1,243	1,251	1,257	1,261	14.4
Washington	984	1,016	1,042	1,064	1,084	1,100	1,115	1,127	1,137	1,148	1,157	17.6
West Virginia	308	307	307	306	307	307	308	309	309	309	309	0.3
Wisconsin	881	893	902	904	904	901	897	892	888	885	881	(\1\)
Wyoming	101	101	101	102	102	103	104	106	106	108	109	8.3

\1\Change of less than .05 percent.

NOTE.--Percent change data based on unrounded numbers.

SOURCE: U.S. Department of Education, National Center for Education Statistics, Projections of Education Statistics to 2005.

UNITED STATES
DEPARTMENT OF EDUCATION NEWS

FOR RELEASE
January 22, 1996

Contact: Jane Glickman (202) 401-1307
Stephanie Babyak (202) 401-2311

NATIONAL STUDENT LOAN DEFAULT RATE HITS ALL-TIME LOW

U.S. Secretary of Education Richard W. Riley today announced that the national student loan default rate has been cut almost in half, from 22.4 percent three years ago to 11.6 percent in the most recent year, due in part, he said, to the U.S. Department of Education's aggressive accountability and collection efforts.

The new rate released today marks the greatest one-year percentage drop since official student loan default reporting began with the fiscal year (FY) 1988 rate.

The new default rate is from FY 1993, the most current data available, and it represents a snapshot in time of borrowers scheduled to begin loan payments in FY 1993, who defaulted in either that year or the following year.

"The dramatic decline in default rates, coupled with an equally impressive rise in defaulted loan collections, has reduced the taxpayers' burden by millions of dollars," Riley said. "These numbers reflect real and substantial progress. They are a result of our serious work at the U.S. Department of Education to improve our accountability."

Riley also credited schools for their efforts to reduce defaults and Congress for authorizing a broad range of tough sanctions to control defaults.

Since the start of the Clinton Administration, the net cost of student loan defaults has dropped by more than two-thirds -- from $1.7 billion in FY92 to $400 million in FY95. In FY 1995, the U.S. Treasury paid out $2.4 billion to cover defaulted student loans.

-MORE-

Total collections of $2 billion by the department and guaranty agencies brought net default costs down to $400 million. The department's defaulted loan collections alone have increased five-fold from 1993 to 1995.

"The department's comprehensive programs to prevent defaults, to collect on overdue loans, and to help borrowers repay debts are paying off," Riley said.

Riley said defaulters face serious sanctions, including federal income tax refund offset, wage garnishment, denial of further student aid, and loss of other forms of loans and credit. However, defaulters now have the option to consolidate their loans and establish an income-based repayment plan in order to avoid sanctions.

President Clinton's new William D. Ford Federal Direct Loan Program offers borrowers with all types of federal student loans a similar income-based repayment plan. With direct lending's consolidation plan, borrowers can take advantage of the program's flexible repayment options to make repayment easier and avoid default in the first place.

Riley reported that the department's collection tools and accountability measures have reaped these results:

- The department recovered $598 million in FY94 by offsetting federal income tax refunds from 781,000 defaulters and $585 million in FY95 by offsetting refunds from 774,000 defaulters;

- Wage garnishment has increased from some 5,000 defaulters in all of FY95 to nearly 8,300 persons in the first quarter of FY96;

- Litigation against student defaulters has increased from 200 accounts in FY95 to 708 accounts in the first quarter of FY96.

-MORE-

Riley also attributed the declining default rate to the department's statutory and oversight responsibility to remove schools with high default rates from participating in federal student loan programs. Since 1993, some 600 schools have become ineligible as a result. In addition, the department's strengthened accountability activities have prevented many schools that don't meet basic financial or administrative criteria from participating in federal student aid programs.

Riley said that with a new National Student Loan Data System (NSLDS), the department is further improving its monitoring of student aid applications to prevent ineligible students -- and students who provide false information -- from receiving federal funds. In the current school year, the NSLDS blocked the issuance of $230 million in loans to ineligible applicants.

"These significant default reductions and loan collections should quiet critics who claim we aren't up to the task and, therefore, shouldn't be entrusted to manage the direct loan program." Riley said. "These figures are a clear indication that we can do the job and do it well."

Riley said student loan borrowers who believe they may be in default on a federal student loan should contact the holder of the loan for additional information on repayment options that are available. For accounts currently being handled by the department, or to attempt to locate a past due account, borrowers may call the department's Debt Collection Customer Service Center at 1-800-621-3115.

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UNITED STATES
DEPARTMENT OF EDUCATION NEWS

FOR RELEASE
December 15, 1995

Contact: Jane Glickman (202) 401-1307
Stephanie Babyak (202) 401-2311

KILLING DIRECT LENDING WOULD HURT STUDENTS, COLLEGES

Jeannette Galanis, a senior at the University of Colorado, Boulder, faced a difficult dilemma upon graduation in the spring of 1994. She was offered the job of her dreams as president of the U.S. Student Association, a national non-profit association representing college students. But, as with many non-profit organizations, the pay was low -- and Jeannette faced a whopping $345 monthly student loan payment.

"I was in a tough predicament," Galanis said, "of either giving up a job I had prepared for and wanted for so long, or facing the very real possibility of defaulting on my student loans. Either way I would lose."

Fortunately, Jeannette didn't have to choose between her dream job and her loan obligations. She was able to do both thanks to a new repayment option offered under the William D. Ford Federal Direct Loan Program, which bases monthly payments on borrowers' income and is adjusted annually as their income level changes.

Designed to give borrowers more control over their finances and career choices, income-contingent repayment plans can be especially helpful right after graduation when salaries tend to be lower.

This is just one benefit of President Clinton's direct lending initiative that would be lost to millions of students nationwide if Congress prevails in its attempt to cap direct loans at 10 percent of total student loan volume. Roughly 40 percent of American students now

-MORE-

have this option, and millions more would be given the opportunity if colleges have the choice to participate.

If the Congressional majority succeeds, direct loans would be available only to those students who attend the 104 schools that have been in the program since 1994. Some 2.2 million college students attending more than 1,200 additional postsecondary schools currently participating in direct lending would be kicked out of the program within the year. And some 6,000 more schools -- including 450 already approved for next year -- would be denied the chance to choose direct lending.

Under direct lending, loans are issued from the federal government to students through their campus financial aid office, bypassing thousands of banks and dozens of guaranty agencies and secondary markets -- the special interests and middlemen -- that comprise the old guaranteed loan system.

In a letter last month to Secretary Riley, President Clinton wrote:

> "Those who propose to end Direct Lending are putting the interest of middlemen and special interests above the interests of students. The best solution to the current dispute is for us in Washington to give schools across the nation the freedom to choose the student lending program that works best for them. We should let the market work by letting the consumer decide."

The schools apparently agree. Last month, more than 400 college and university presidents and chancellors, representing schools that participate in both the direct and guaranteed loan programs, signed a letter to Senate Majority Leader Robert Dole to voice their support for current law -- which allows schools to choose which program works best for them -- and their opposition to any efforts to limit direct lending.

-MORE-

The letter said that "schools' ability to join either of the two programs has improved the student loan process for all students and schools, regardless of whether or not they participate in direct lending."

Those representing schools in direct lending cited several benefits for students, including:

> "Simplicity of application, the speed of delivery of funds, the disappearance of lines of students waiting to endorse their checks at registration time, the precipitous drop in the number of emergency loans issued to students waiting to hear about their loans from banks and guarantors; students often borrow less under direct lending because they know they can adjust their loan amounts without repeating the entire application process; and the benefits of the income-contingent repayment option, which is only possible through direct lending."

The letter goes on to cite additional benefits for schools:

> "Direct lending has eliminated redundant paperwork, reduced staff time allocated to dealing with thousands of lenders and dozens of guarantors and other intermediaries, and vastly improved our overall aid delivery processes because it seamlessly integrates with other federal aid programs."

Those representing institutions satisfied with the guaranteed student loan program also support the continued availability of direct loans:

> "The competition created by the direct lending program has induced banks and guarantors to improve the efficiency of their delivery process, and has for the first time provided the student loan industry with market-based incentives to provide better service. The guaranteed student loan system has improved more since the phase-in of direct lending two years ago than it did over the more than two decades of its existence prior to 1993. Capping or otherwise limiting the direct loan program would undermine the market-based incentives that have so dramatically improved the guaranteed student loan system."

President Clinton is presently negotiating with Congress for a 7-year balanced budget plan that assures continued access to higher education through direct lending.

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kill direct lending.

o Direct lending makes it easier for students to repay their loans. They can base the size of their loan payments on how much they earn, giving them a wider range of options in pursuing public service careers and managing their finances.

o The simplicity of direct lending is a model of reinventing government. It requires less paperwork, cuts taxpayer subsidies to financial middlemen, and eliminates long lines at campus financial aid offices.

o Some of the nation's leading universities enlisted in direct lending include Ohio State, Harvard, Michigan, American University, Virginia, and Cal-Berkeley. Response from participating institutions has been overwhelmingly positive.

o Those colleges had the CHOICE to pick direct lending. Competition and choice have forced changes in the old student loan program because it HAD to change in order to compete with direct lending. The Administration supports the institutional right to choose between the two programs.

PELL GRANTS: AN INVESTMENT IN PEOPLE

Pell Grants are the bedrock of federal student aid programs, providing assistance to more than 3.7 million financially needy students. The Administration wants to increase the largest Pell award from the current $2,340 to $2,620 to make higher education accessible to more Americans. The Congressional plan proposes setting the new maximum at $2,440, but does so by narrowing the pool of eligible recipients. Our proposal is a good investment for the taxpayer and the country. A wealth of economic data shows that college graduates earn far more income, allowing them to more than repay their assistance through income taxes over their careers.

Schools and Student Loans Eliminated from the Direct Loan Program in Reconciliation Proposal *

State	Schools Eliminated	Loans Eliminated
Alabama	19	59,942
Alaska	0	0
Arizona	34	68,427
Arkansas	5	7,420
California	176	229,273
Colorado	20	28,071
Connecticut	14	16,605
Delaware	4	12,016
District of Columbia	0	0
Florida	30	33,918
Georgia	35	104,955
Hawaii	1	42
Idaho	5	16,321
Illinois	67	122,812
Indiana	23	62,173
Iowa	36	69,961
Kansas	15	26,656
Kentucky	37	46,141
Louisiana	17	27,449
Maine	4	3,094
Maryland	29	59,562
Massachusetts	42	92,219
Michigan	41	118,660
Minnesota	21	43,467
Mississippi	7	6,756
Missouri	26	72,706
Montana	1	806
Nebraska	10	24,679
Nevada	5	7,887
New Hampshire	4	3,881
New Jersey	43	39,175
New Mexico	5	14,691
New York	80	192,643
North Carolina	28	40,163
North Dakota	3	254
Ohio	43	141,251
Oklahoma	4	7,054
Oregon	16	39,573
Pennsylvania	67	55,409
Rhode Island	6	12,781
South Carolina	15	18,189
South Dakota	1	3,428
Tennessee	12	22,592
Texas	50	60,630
Utah	4	5,000
Vermont	5	7,135
Virginia	39	97,628
Washington	14	31,764
West Virginia	17	20,313
Wisconsin	18	39,749
Wyoming	3	709
All Others	33	19,198
Total	1,234	2,235,226

* Reconciliation Proposal would cap Direct Loans at 10% of total student loan volume. Figures represent students and schools which joined in the second year (AY 1995-96) of Direct Loans. Assumes continued participation of first year Direct Loan Schools.

Pell Grants

(All amounts in thousands)

Estimated Fiscal Year 1996 Funding Levels and Recipient Levels
Comparison of President's FY 1996 Budget Proposal and House Proposal

	Budget Authority Comparison				Recipient Comparison *			
		FY 96 Change from FY 95				FY 96 Change from FY 95		
State	FY 1995 Appropriation	House Proposal	President's FY 96 Budget Proposal	Difference Between the President's Proposal and the House Proposal	FY 1995 Recipients	House Proposal	President's FY 96 Budget Proposal	Difference Between the President's Proposal and the House Proposal
Alabama	$118,046	($8,639)	$8,731	$17,370	76.8	(4.1)	3.7	7.8
Alaska	$9,110	($667)	$674	$1,341	5.1	(0.3)	0.3	0.5
Arizona	$110,212	($8,066)	$8,152	$16,218	68.6	(3.6)	3.4	7.0
Arkansas	$63,555	($4,651)	$4,701	$9,352	37.3	(2.0)	1.8	3.8
California	$579,445	($42,406)	$42,859	$85,265	356.9	(19.0)	17.4	36.4
Colorado	$87,947	($6,436)	$6,505	$12,941	52.8	(2.8)	2.6	5.4
Connecticut	$35,585	($2,604)	$2,632	$5,236	22.5	(1.2)	1.1	2.3
Delaware	$8,817	($645)	$652	$1,297	5.9	(0.3)	0.3	0.6
District of Columbia	$15,943	($1,167)	$1,179	$2,346	9.5	(0.5)	0.5	1.0
Florida	$264,756	($19,376)	$19,583	$38,959	168.1	(8.9)	8.2	17.1
Georgia	$127,858	($9,357)	$9,457	$18,814	82.6	(4.4)	4.0	8.4
Hawaii	$9,524	($697)	$704	$1,401	6.1	(0.3)	0.3	0.6
Idaho	$32,066	($2,347)	$2,372	$4,718	18.0	(1.0)	0.9	1.8
Illinois	$226,972	($16,611)	$16,788	$33,399	143.8	(7.6)	7.0	14.7
Indiana	$143,493	($10,501)	$10,614	$21,115	88.6	(4.7)	4.3	9.0
Iowa	$83,554	($6,115)	$6,180	$12,295	51.5	(2.7)	2.5	5.2
Kansas	$72,480	($5,304)	$5,361	$10,665	44.9	(2.4)	2.2	4.6
Kentucky	$102,566	($7,506)	$7,586	$15,092	62.2	(3.3)	3.0	6.3
Louisiana	$139,035	($10,175)	$10,284	$20,459	79.8	(4.2)	3.9	8.1
Maine	$22,601	($1,654)	$1,672	$3,326	13.2	(0.7)	0.6	1.3
Maryland	$76,669	($5,611)	$5,671	$11,282	48.1	(2.6)	2.3	4.9
Massachusetts	$119,779	($8,766)	$8,860	$17,625	69.9	(3.7)	3.4	7.1
Michigan	$227,169	($16,625)	$16,803	$33,428	145.0	(7.7)	7.1	14.8
Minnesota	$121,478	($8,890)	$8,985	$17,875	75.4	(4.0)	3.7	7.7
Mississippi	$87,136	($6,377)	$6,445	$12,822	52.1	(2.8)	2.5	5.3
Missouri	$132,428	($9,692)	$9,795	$19,487	82.3	(4.4)	4.0	8.4
Montana	$28,705	($2,101)	$2,123	$4,224	16.1	(0.9)	0.8	1.6
Nebraska	$47,106	($3,447)	$3,484	$6,932	30.0	(1.6)	1.5	3.1
Nevada	$18,184	($1,331)	$1,345	$2,676	12.1	(0.6)	0.6	1.2
New Hampshire	$18,774	($1,374)	$1,389	$2,763	11.1	(0.6)	0.5	1.1
New Jersey	$112,584	($8,239)	$8,327	$16,567	66.5	(3.5)	3.2	6.8
New Mexico	$50,105	($3,667)	$3,706	$7,373	30.6	(1.6)	1.5	3.1
New York	$625,388	($45,768)	$46,257	$92,025	345.2	(18.3)	16.9	35.2
North Carolina	$113,041	($8,273)	$8,361	$16,634	73.7	(3.9)	3.6	7.5
North Dakota	$27,438	($2,008)	$2,030	$4,038	15.2	(0.8)	0.7	1.5
Ohio	$256,090	($18,741)	$18,942	$37,683	159.6	(8.5)	7.8	16.3
Oklahoma	$103,230	($7,555)	$7,636	$15,190	63.9	(3.4)	3.1	6.5
Oregon	$68,974	($5,048)	$5,102	$10,150	40.9	(2.2)	2.0	4.2
Pennsylvania	$243,179	($17,797)	$17,987	$35,784	145.6	(7.7)	7.1	14.8
Rhode Island	$26,491	($1,939)	$1,959	$3,898	16.3	(0.9)	0.8	1.7
South Carolina	$72,339	($5,294)	$5,351	$10,645	47.3	(2.5)	2.3	4.8
South Dakota	$27,176	($1,989)	$2,010	$3,999	15.9	(0.8)	0.8	1.6
Tennessee	$119,631	($8,755)	$8,849	$17,604	72.8	(3.9)	3.6	7.4
Texas	$364,473	($26,673)	$26,959	$53,632	242.1	(12.9)	11.8	24.7
Utah	$77,606	($5,679)	$5,740	$11,420	45.0	(2.4)	2.2	4.6
Vermont	$12,348	($904)	$913	$1,817	7.6	(0.4)	0.4	0.8
Virginia	$118,243	($8,653)	$8,746	$17,399	74.9	(4.0)	3.7	7.6
Washington	$99,211	($7,261)	$7,338	$14,599	60.5	(3.2)	3.0	6.2
West Virginia	$46,996	($3,439)	$3,476	$6,915	27.3	(1.5)	1.3	2.8
Wisconsin	$107,406	($7,860)	$7,944	$15,805	64.6	(3.4)	3.2	6.6
Wyoming	$14,634	($1,071)	$1,082	$2,153	8.8	(0.5)	0.4	0.9
All Others	$329,268	($24,097)	$24,355	$48,451	167.5	(8.9)	8.2	17.1
Total	$6,146,845	($449,845)	$454,658	$904,503	3,728.0	(198.0)	182.0	380.0

* FY 1995 (1996) recipients correspond to Academic Year 1995-96 (1996-97).

SCHOOL TO WORK OPPORTUNITIES
U.S. DEPARTMENT OF EDUCATION ★ U.S. DEPARTMENT OF LABOR

FOR RELEASE
February 6, 1996

Contact: Ivette Rodriguez (ED)
(202) 401-0262
Diane Quinn (DOL)
(202) 219-8211

SCHOOLING FOR THE FUTURE

Michael (Mac) Herz, a first-year student at Mesa Community College in Arizona, knows what he wants -- a top-notch education and a high-tech, high-paying job. And with support from his community's School-to-Work program, the odds of success are in his favor.

But other students, seeking to combine education and career preparation, may find their options limited. Such opportunities are now in jeopardy because the congressional majority is poised to cut School-to-Work programs by more than 22 percent, from $245 million last year to $190 million. President Clinton has requested $400 million -- enough to honor existing commitments to 27 states and to initiate school-to-work opportunities in an additional 15 states. But Congress has failed to pass a 1996 budget.

"School-to-Work is a good program," Mac says. "By investing in it, you're investing in the future, and it will help you out in the long run. It's a really good opportunity for people. School-to-Work is something we need more of. Without it, I don't think I would have gone to college and gotten the job at Motorola."

School-to-Work partnerships help all students get the academic and career skills they need to go to college and prepare for meaningful careers. School-to-Work experiences are

-MORE-

designed to develop young people's competence, confidence and connections that can ensure successful careers and citizenship.

As a senior last year at the East Valley Institute of Technology, a regional technical high school in Mesa, Mac set his sights on a career in electronics. He attended school in the mornings and worked in the afternoons. His classes in school emphasized high academic standards, but they also were practical and concretely related to his work experience and career path. His managers at Motorola are so impressed with his work that the company promised to pay his way through college -- a benefit usually reserved for full-time employees.

Today Mac is studying for a technical associate's degree. He takes 15-credit hours of class and spends four hours every day working as a technician in Motorola's semiconductor division, where they make computer chips for pagers, cellular phones, stereos and televisions.

In the future, he plans to pursue bachelor's and master's degrees at Arizona State University in Tempe, with Motorola covering more than half of his education expenses. Mac's ultimate goal is to become an electrical engineer and continue working at Motorola.

Motorola, the East Valley Institute of Technology and Mesa Community College are all participants in Arizona's East Valley School-to-Work Initiative. This regional consortium of over 350 industry and education partners provides the impetus for creating programs for students such as Mac.

"All of our partners have a stake in Mac's success," says Lawrence Mello, coordinator of the East Valley School-to-Work Initiative. "By working together, we can help Mac attain a high quality of life for himself as well as provide a skilled, educated and motivated workforce to meet our country's needs."

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Success stories, such as Mac's, are the direct result of the national focus on school-to-work transition systems spearheaded by the Departments of Education and Labor. Jointly administered by these two departments, the School-to-Work Opportunities Act funds initiatives that help young people attain the quality education needed to obtain a job with a future.

Arizona, for example, has been involved in a multi-year, school-to-work planning process, made possible in part by a $472,224 School-to-Work state development grant which has helped communities focus on the benefits of providing students with relevant curriculum in the classroom and real-life work experiences. In addition, Arizona has been awarded a $3.6 million state implementation grant to set in motion additional School-to-Work initiatives throughout the state, such as those that have helped Mac become successful.

The School-to-Work Opportunities Act was passed in May 1994 with strong bipartisan support from Congress. A snapshot survey taken just one year later in the eight original School-to-Work implementation states showed that 116,351 students; 2,730 schools; and 41,772 employers were involved in School-to-Work initiatives that bring together parents, teachers and business leaders to better prepare students both academically and for the world of work.

"School-to-Work is the best of all possible worlds," says Secretary of Education Richard W. Riley. "It joins the concepts of high academic standards, real-life curriculum and work-based learning experiences to prepare our young people for the challenges of living and working in today's competitive, technologically-driven environment. Simply put, it's schooling that works."

-MORE-

"In our rapidly changing world economy, what you earn depends on what you learn," says Secretary of Labor Robert B. Reich. "It wasn't so long ago that a strong back and the will to work could earn you a ticket to well-paying jobs in America's mass production industries. But now you need a strong background in academics and strong occupational skills -- together with the ability to think critically, solve problems -- and the willingness to keep on learning. School-to-Work provides this."

Since 1994, all states, plus the District of Columbia and Puerto Rico, have received more than $30 million in grants used to plan school-to-work partnerships. To date, 27 states also have been awarded $203 million in implementation grants used to help states build and promote school-to-work partnerships; 15 localities have received $15.6 million for local partnership activities; 21 urban and rural areas have obtained grants totaling more than $16 million; and eight awards totaling $593,000 have been awarded for programs serving Native American youth.

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THE WHITE HOUSE

WASHINGTON

February 8, 1996

BRIEFING FOR ROUNDTABLE DISCUSSION ON FINANCIAL AID AND WORK-STUDY

DATE: FEBRUARY 11, 1996
LOCATION: DRAKE UNIVERSITY
DES MOINES, IOWA
TIME: 12:30 p.m. - 1:15 p.m.
FROM: CAROL RASCO / JEREMY BEN-AMI

I. PURPOSE

The purpose of this roundtable discussion is to highlight your proposal to dramatically expand the work-study program and how it will help enable families to finance post-secondary education. This event will provide an opportunity for you to hear from students, parents, employers and administrators about financial aid issues generally, and the work-study program in particular. The students participating receive various types of financial aid and are currently (or have in the past) participating in Drake University's federal work-study program.

II. BACKGROUND

In your State of the Union address, you proposed to expand the College Work Study program from 700,000 students to over one million over the next five years. An expansion of this program reaffirms the American ethic, rewarding hard work and helping ensure that all who want a higher education are able to afford it.

III. PARTICIPANTS

YOU
Senator Harkin
Sally Hinders -- Assistant Provost for Career Services, Drake University
Justin Givan -- Student
Mike Givan -- Parent
Molly Adams -- Student
Marilyn Henrich -- Employer
Erica Buster -- Student
Kathleen Buster -- Parent
Jaimie Patel -- Student
Shashi Patel -- Parent
Amber Schafer -- Student
Alan Cubbage -- Employer
Susan Ladd -- Director of Financial Aid, Drake University

IV. PRESS PLAN

Pool Spray

V. SEQUENCE OF EVENTS

Sally Hinders will start the session by welcoming you to Drake University. She will ask each participant to introduce themselves, make some very brief remarks about the work - study program and turn to you for welcoming remarks.

YOU will make brief remarks.

Sally Hinders will begin the discussion by asking Justin and Mike Givan; Erica and Kathleen Buster; and Jaimie and Shashi Patel to talk about the work-study program and what it has meant to their families.

She will then turn to Molly Adams and Marilyn Henrich; and Amber Schafer and Alan Cubbage to talk about the work-study experience from both the student and employer perspective.

Susan Ladd will conclude by talking about the importance of financial aid generally and the impact of the work-study program on students at Drake University.

VI. REMARKS

Talking points prepared by speechwriting

VII. ATTACHMENTS

List of participants and brief biographies
Article about work study at Drake University

Withdrawal/Redaction Marker
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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. bio	Bios for Roundtable Participants (partial) (1 page)	n.d.	P6/b(6)

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P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
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P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

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RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

b(1) National security classified information [(b)(1) of the FOIA]
b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

ATTACHMENT 1: **Biographies of Roundtable Participants and Potential Questions**

(Please note that Sally Hinders will facilitate the session and ask students to discuss specific issues related to work-study.)

Sally Hinders -- Administrator

Sally Hinders, the Assistant Provost for Career Services at Drake University, has worked in the career services field for over a decade and at five different universities. She has great knowledge of the job market for college graduates and has worked with students on financial aid packages in an attempt to find jobs that will enable them to pay off their loans.

Question for Sally:

Sally, as an Administrator of the Work – Study program, will you talk a little bit about the advantages of the program from your perspective?

Justin Givan -- Student

Justin Givan, a first year student majoring in music education, has been working for 6 months in the student life center. He believes work study is one of the greatest opportunities Drake offers and said his job has allowed him to become more involved with the university offices and programs. Justin investigated and applied for financial aid on his own and presently receives Stafford Loans, Perkins Grants, and grants through the state of Iowa. [redacted] P6/(b)(6) P6/(b)(6) P6/(b)(6) [002]

Question for Justin:

Justin, you have been able to finance your college education through work-study and other types of financial aid. What does it mean to you and your family that you are able to attend college?

Mike Givan -- Parent

[redacted] P6/(b)(6)

Erica Buster -- Student

Erica Buster is a junior majoring in political science. She worked in the Drake Career Center for two years as a work study student. This experience has led to Erica's current position as an intern at the Governor's Alliance on Substance Abuse. Work study, along with a combination of Drake merit scholarships and subsidized Stafford Loans have made it possible for Erica to attend Drake. Without financial aid, she could not attend the private school of her choice.

Question for Erica:

Erica, how do you think your work-study experience will affect your career choices?

Kathleen Buster -- Parent

Kathleen Buster is the mother of three daughters and a part-time assistant at an economic development organization where she has been employed for seven years. She and her husband were born and raised in Iowa and both feel strongly that Erica, their eldest daughter, should go to college. However, they also know that she would not be able to attend Drake without her financial aid package.

Question for Kathleen:

Kathleen, as a parent, what do you think about the work-study program?

Jaimie Patel -- Student

Jaimie Patel, a college sophomore majoring in biology, works at the front desk of his residence hall as a works study student. This work experience enables Jaimie to interact with his fellow classmates and also provides the necessary flexibility he requires as a biology student. The income that Jaimie receives from his work study job covers his personal expenses while he is at school which he feels relieves tension at home. Work study, along with Stafford Loans and other scholarships have made it possible for Jaimie to attend Drake University.

Question for Jaimie:

Jaimie, financial aid generally and the work-study program in particular, has enabled you and your brother to get the education you deserve. In your opinion, what are some of the advantages of the work-study program?

Shashi Patel -- Parent

Shashi Patel (of Indian descent), Jaimie's father, is an industrial hygienist. He received his own education by borrowing money from his friends and family. Mr. Patel said that financial aid has allowed him to send both his sons to college. Sashi values his family and feels that the most beneficial aspect of financial assistance is that it relieves the pressure on families. Shashi said he would, of course, work longer hours if his sons could not receive financial aid, but that he would do so at the expense of spending time with his family, a priority for him and his wife. He also believes in education for the advantages it will offer the future families of his sons.

Question for Mr. Patel:

Both of your sons have received financial aid to go to college. Can you talk a little bit about what this has meant to your family?

Molly Adams -- Student

Molly Adams, a college junior majoring in pharmacy, is currently employed off campus at Grace United Methodist Church. She works with children in an after-school program. Previously, Molly worked on campus at the computer center and at the front desk of her residence hall. She has various state and federal loans in her financial aid package. Molly defrays her housing expenses by being a resident assistant in her dormitory. Without her work study opportunity she would not be able to attend Drake university.

Question for Molly:

Molly, your work-study placement is off-campus. Can you talk a little bit about your experience?

Marilyn Henrich -- Employer

Marilyn Henrich, a Diaconal Minister of Education at the Grace United Methodist church, is responsible for the education program which includes after-school activities for children and youth. Ms. Henrich has two work study students who help design weekly programs and lead an interest center. Ms. Henrich has been a Christian Educator for thirty years in United Methodist Churches in Iowa and Nebraska.

Question for Marilyn:

Marilyn, can you talk a little bit about how the work-study program helps not just students but the community?

Amber Schafer -- Student

Amber Schafer, a college senior majoring in public relations, worked in the University Marketing and Communications office for three years as a work study student. For four years, she and her family have relied on student financial aid. Although she qualified for work study this year, she has accepted an internship at *The Des Moines Register*. Amber believes that her work study experience has trained her for current position at the newspaper. Work study, along with Stafford Loans, Perkins Grants, Iowa State funding, and scholarships have made it possible for Amber to attend Drake.

Question for Amber:

Amber, can you talk about how the work study opportunity has helped prepare you for your current position and, ultimately, for your career?

Alan Cubbage -- Employer

Alan Cubbage, the Director of Marketing and Communications for Drake University, is Amber's supervisor. As a student, Alan washed dishes 6 nights a week through work study. Now, as a work study supervisor, he is training and preparing students for future jobs. Alan says work study students bring to his office great enthusiasm and fresh perspective. He has seen Amber grow and learn responsibility through her three years of work study.

Question for Alan:

Alan, can you talk about the benefits of having students in your office?

Susan Kay Ladd -- Administrator

Susan Kay Ladd, Director of Financial Aid at Drake University has worked in this office since 1992 and was a graduate assistant in this office while she earned her masters degree in education at Drake. In addition, she has served on national boards in this field and the current Vice President of the Iowa Association of Student Financial Aid Administrators. Susan has worked with thousands of students and knows firsthand how hard it is to pay for an education.

Question for Susan:

Work-study is part of the financial aid package a student receives. Can you talk about the work-study program from your perspective as the Director of Financial Aid at Drake?

U.S. government, Drake join forces to fund work study

By Jessica Barnes
Times-Delphic Features Writer

The majority of college students receive some kind of financial aid to help pay for college. Part of many financial aid packages is the federal work-study program. The work-study program is a partially federal-funded program that is part of a student's financial aid package.

"It's part of the financial aid process and is need based," Melanie Crane, Drake's student employment coordinator, said.

Drake has roughly 1200 work-study students, Crane said. Wages range from $4.65 to $7.00 an hour for on-campus jobs and $5.50 to $7.00 an hour for off-campus and community service positions. However, Crane said, $7.00 is very high.

"$7.00 an hour is incredibly unusual," Crane said. "It happens in rare instances, usually for short time employment."

Employers set the wage rate for work-study students, which depends on funds available to each department. Each department matches funds from the federal government to pay for work study. The employer and the government divide work-study wages, usually in a 75 percent to 25 percent split, with the federal government paying the higher percentage, Crane said.

A work-study position is awarded in a financial aid package usually beginning during a student's first year.

"If a student is interested in accepting the work study their first year, we try to find them a job before they arrive on campus," Crane said.

Included with the financial aid award letter students also receive a questionnaire to fill out for the student employment office to try to place the student with one of their first three choices for employment, Crane said. The questionnaire includes questions about previous employment and experience.

The students are then notified by mail of a position they can interview for on campus to fulfill their work study award.

"During the spring, students can find a campus job on the VAX and a bulletin board outside of the student employment office," Crane said.

Crane said she doesn't know of a department at the University that doesn't employ at least one work-study student, but it is the choice of each individual department to decide how many work-study students they want to employ.

Although students are awarded employment in order to receive funds to pay tuition, what students do with their paychecks is a personal choice.

"It's a fluid system," Crane said. "It's a paycheck, and there is no obligation to turn it over to Drake. It's a personal issue where they spend their money."

Scheffie Sarver (J4), a work-study student, assists Meredith Williams (FA3) in checking out material at the circulation desk of Cowles Library.

Photo Jason J. Clayworth, Times-Delphic Assistant Photo Editor

Fun Facts About Work Study

- **Number of Students**

There are approximately 1200 work-study students at Drake. (Both on and off campus)

- **Wage Range**

Students working on campus earn $4.65 - $7.00
Students working off campus earn $5.50 - $7.00

- **Eligibility**

Work study eligibility is determined entirely by financial need.

- **Funds for Program**

On the average, federal funds pay 75% of a student's work study wages. The department in which the student works pays the remaining 25%.