Dear Senator Gordon Smith:

As a University of Oregon student. I am appalled by the lack of support the federal government shows to higher education. Improving access to higher education benefits students and all of society. I urge to you join the Fight for Our Future and support increased access to higher education when passing the FY 2001 budget. You can do this by:

**Voting to increase the maximum Pell Grant by $400 to $3700**
**Voting to incerase LEAP funding by $60 million to $100 million**
**Voting to increase GEAR UP funding by $300**
**Voting to increase TRIO funding by $100 million to $754 million**
**Voting to increase SEOG funding by $100 million to $731 million**
**Voting to increase CAMPIS funding by $40 million to $45 million**
**Voting to icnrease funding for graduate student aid by $15 million to $66 million**

These programs are all vital to making higher education available to all student, and helping students avoid overwhelming debt after college. I hope you will be smart and support increases in the federal investments in these great higher education programs. The US Student Association will be updating me on your response.

Sincerely, Rizanne Oamado

address 2462 Onyx
Eugene OR
97403

e-mail

ASSOCIATED STUDENTS UNIVERSITY OF OREGON

United States Students Association



FROM: Rizanne Oamado
2462 Onyx
Eugene OR 97403

PLACE STAMP HERE

Senator Gordon Smith
404 Russel Senate Office Building
Washington D.C. 20510

# Charting a Course for College

## College Is Affordable

College is more affordable than most people realize. The average 1999-2000 college tuition per year is:

- **$1,627** for a two-year community college
- **$3,356** for a four-year state college or university
- **$15,380** for a four-year private college

Many students rely on a variety of financial aid programs to help them cover college costs.

***Federal student aid has doubled since 1993, from $22 billion to $50 billion.***

## You Can Get Help to Pay for College

The federal government has money to help students pay for college. In fact, the U.S. Department of Education provides over $50 billion each year to more than 9 million students across the country.

**Grants** are awarded based on financial need and don't have to be paid back. Students with the greatest need receive the largest grants.

**Loans** allow parents or students to borrow money at a low interest rate to help pay for school. Student loans must be paid back after a student leaves college.

**Work-study programs** provide opportunities for students to earn money for tuition and expenses by working while attending college.

**Scholarships** are available from foundations, colleges and other organizations. They are awarded to students based on need and merit and don't have to be paid back.

**Two education tax credits,** called the Hope and Lifetime Learning tax credits, allow families to claim tuition expenses on their federal income tax return.

> **"I have something to say to every family: Your children can go to college... If you know [parents] struggling with bills, worried that they won't be able to send their children to college, tell them not to give up, their children can go to college."**
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> *—President William J. Clinton*

## A College Education Is Important

If you think college isn't important, think again! In the new millennium, the key to success is education. The knowledge and experience a student gains in college results in more job opportunities, higher salaries and a greater potential for personal growth. A college education lasts a lifetime.

***Financial aid is available to those who prepare themselves for college.***

## Steps to Prepare for College

**1 Take challenging classes.** Taking more difficult academic courses in middle school and high school will build a foundation for college work. Talk to teachers and guidance counselors about which classes are best to prepare for college.

**2 Get accepted into college.** To learn more about how to prepare for college early, select a college and apply for admission, call 800-USA-LEARN (800-872-5327) or visit the library for the Department of Education's free publications.

**3 Find financial assistance.** To learn more about government grants and loans, call 800-4FED-AID (800-433-3243), visit *www.ed.gov/studentaid* or write to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C., 20044-0084. You can even apply for financial aid on the Internet at *www.fafsa.ed.gov.*

**4 Achieve future success.** Students must feel they can accomplish anything they set out to accomplish. A college education is the key to many promising careers and professions, and a student must be motivated and confident to pursue one of them.

## Start Saving Now!

If a family with one child saves just $25 a month starting when their child is in sixth grade, the family will have enough money to pay for one year of community college. And if they save $45 a month, they will have enough for two years of community college or one year at a state university.

*The Smith family earns **$22,000** a year. For their son Jack to attend a four-year public, in-state college, it will cost an average of **$14,000** over four years for tuition and fees, not including books and room and board. Over the four years, Jack and his family could receive up to:*

- ***$13,200** in Pell grants, which do not need to be repaid*
- ***$3,000** in Supplemental Educational Opportunity grants, available at some colleges, and **if necessary***
- ***$4,800** for a work-study job while Jack is in school*
- ***$17,125** in a low interest rate loan that must be repaid*

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**"For many of us, a college education may be the second-most expensive investment of our lives, after a home, and perhaps the most important. More and more, college is the gateway to the American Dream."**

***—U.S. Secretary of Education Richard W. Riley***

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- Enrollment in an eligible program
- U.S. citizenship or eligible noncitizenship (natives of American Samoa or a U.S. permanent resident)
- A valid social security number
- Registration with selective service, if required
- Satisfactory academic progress once enrolled in school

***College graduates earn 50 percent more money in the workforce than high school graduates.***

## College – The Best Lifetime Investment

Over a lifetime, the gap in earning potential between a person with a high school diploma and a person with an undergraduate degree (or higher) exceeds $1 million. While the cost of college may seem impossible to many families, the cost of not attending college is significant.

For today's children to succeed in tomorrow's workplace, education beyond high school is essential. Higher education offers students many lasting benefits that will stay with them for a lifetime. There is no better investment than education.

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Prepared by the U.S. Department of Education – February 2000

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Prepared by the U.S. Department of Education – February 2000

# Paying for college is the new math

By Dennis Kelly
USA TODAY

A1

Patti Snyder of Harrison City, Pa., had reason to be pleased when she looked at the key numbers that would determine whether her son, Kyle, would get into college.

His GPA: 4.59.

Rank in his class at Penn Trafford High School: No. 4.

His SAT: 1430.

But the number that nearly blunted her optimism was his EFC — his Expected Family Contribution.

Don't know what that is? Neither do most parents or students until they apply for financial aid.

They'll find out their EFC using either the federal Free Application for Federal Student Aid (the all-important FAFSA) or the College Board's CSS/PROFILE, a more detailed application used by about 350 colleges, most of them private, to distribute their own institutional funds.

And with financial aid deadlines looming March 1 at many schools, "the application frenzy is going on right now," says Cathy Thomas, associate dean for admissions and financial aid at the University of Southern California.

When the numbers from those applications are crunched, families are mailed back a student aid report whose key number is the Expected Family Contribution.

Pure and simple, that's how much a parent and/or the student need to pony up to pay for the child's college education.

Snyder's first run-through with an EFC calculator program pegged hers at $11,100 for Kyle's first year.

"I said 'There's absolutely no way,'" says Snyder, a widow who collects $37,000 a year through her part-time job and Social Security to support Kyle and her daughter, who has mental retardation. "I think they really need to take into account ahead of time some of these special circumstances people have."

Working with a financial planner, she repositioned assets, including money from the life insurance settlement for her husband that had helped push up the size of the EFC. Doing that enabled her to shrink the amount to about $5,100. She says it'll need to come down to about $2,000 to make Kyle's dreams a reality.

"We have never met a family that liked or agreed with their EFC number," says the planner who worked with Snyder, Greg Phillips of Phillips Financial Aid Services in Pittsburgh. "When I sit down with a client, I give them a rough idea, just out of my head (what the EFC will be), and you get a dazed look: 'Like, they really expect me to pay that much?'"

Experiences such as Snyder's leave parents scratching their heads, wondering who writes the rules that determine a family's EFC and asking whether the formula is realistic in what it says families should be able to pay.

The quick answer to the first question is that the rules were written by the same Senate and House committees that every five years reauthorize the Higher Education Act, the law that sets out the scope of federal higher education aid, says Dallas Martin, president of the National Association of Student Financial Aid Administrators.

The second question may be up for debate and is tied to how the EFC is calculated — a method that helps drive an occasional game of hide and seek between the government and some parents who work to make themselves look as poor as possible to secure the most aid.

There's not even an easy rule of thumb you can give people to estimate their EFC.

"Unfortunately, it's not easy to convey," says Bill Ryan, director of student aid awareness at the U.S. Department of Education.

For starters, there are two different formulas: the federal one used with the FAFSA and the institutional version used for CSS/PROFILE. The latter asks about some things the former does not, such as home equity, and consequently the methodologies can come up with significantly different numbers, experts say.

## Students are asked to pull their weight

But both expect one level of contribution toward college from parents' income and assets; they expect an entirely different — and higher — level from students. For instance, under the federal formula, cash, savings (not including retirement accounts) and real estate equity (other than the primary home) in the parents' name is tapped at roughly 6%. Students are expected to put up 35% of any assets in their names.

The bigger demand on the student's income and savings is a recognition that "paying for college is the student's No. 1 priority," says Susan McCrackin, the CSS/PROFILE manager for the College Board, a membership organization for 3,700 colleges.

In general, how much a family ends up paying out of pocket is much more dependent on income than on assets, McCrackin says.

But what kind of lifestyle do the federal rule writers envision for a family when they calculate how much of a family's earnings ought to go for colle[ge]. [No] one seems to [have] an answer to [that] question.

"I can't say wha[t] standard of living is implied in what is in there," Ryan says.

One thing the EFC formula provides is what's called an "income protection allowance" for the parents — a recognition that there's a minimum amount they need to live on.

It's not much.

For instance, for a family of four with one going to college, the formula allows the family to protect $19,140 in income. The rules assume that 30% is for food (about $110 a week for the family of four); 22% (about $350 a month) is for housing; and the rest is split among transportation, clothing, personal care, medical expenses and other items.

Martin of the student financial aid administrators says one of the biggest criticisms of the formulas is that they don't distinguish among cost-of-living differences around the country. "There's some discussion about whether to make adjustments based on the cost of living," he says.

But either way, Phillips calls the formula's income protection allowance a "poverty level" standard.

McCrackin, a bit more diplomatically, describes the figures as a "very

To B. C[illegible]

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# FBI expands investigation of hackers

## E-summit calls for vigilance

By Kevin Johnson
and M.J. Zuckerman
USA TODAY

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WASHINGTON — The FBI tightened its focus on a small number of suspects Tuesday even as it expanded its investigation into a string of electronic assaults against major Internet companies.

Authorities have served a handful of search warrants on subjects of the investigation or unwitting owners of systems whose computers might have been used in the attacks, said a senior federal official with knowledge of the probe.

The FBI also broadened its investigation to include all 56 field offices in the bureau's network. Leads have reached into four countries. The bureau has opened 17 separate criminal investigations into last week's attacks, which blocked access to the Web sites of several companies including Amazon.com, eBay and Yahoo, officials said.

The new disclosures came as President Clinton met with computer security analysts, information technology executives and privacy advocates at the White House. They agreed to work together to make the Internet more secure without government intrusion.

"The government needs to move from a police department model, in which they are investigating, to a fire department model, in which they are responding and offering advice," said James Dempsey of the Center for Democracy and Technology.

"I think it was an alarm. I don't think it was Pearl Harbor," Clinton said of the attacks.

As part of the investigation, federal authorities confirmed that they seized a computer from a home business in Portland, Ore., after determining that the equipment was used in the assaults.

The computer is believed to be one of hundreds of third-party systems activated by hackers to launch the assaults.

Authorities declined to identify potential suspects. But officials have been working to contact a number of hackers, who are known by their pseudonyms. They include: Mafiaboy, a Canadian teen-ager; Mixter, a young German programmer; and Coolio, described as a U.S. resident. The FBI has linked the pseudonyms with their real names.

The name of another user, a student in Auckland, New Zealand, known as Venomous, surfaced earlier this week.

In an interview with USA TODAY, he acknowledged an ability to carry out such an attack but denied any involvement in the recent assaults. "All it does is call attention to you," he said.

Attorney General Janet Reno and FBI Director Louis Freeh are expected to ask the Senate today to support a $37 million budget increase to fight electronic crimes.

▶ **Tracing a digital trail, 3B**

## Bear market finds Internet

▶ Net stocks crashing to Earth; even the big names are taking a beating, **1-2B**

▶ Critics chip away at Windows 2000, **3B**

base level," the point below which a family has no discretion over how to spend the money — meaning that it's for basic necessities.

The formulas also allow deductions for federal, state and local taxes, and they have an "employment protection allowance" recognizing that two-income couples have extra expenses for meals away from home, transportation and the like. Once those are removed and assets factored in, the formulas come up with a figure called the Adjusted Available Income. Any amount above that level is assessed with a combined flat fee and a percentage rate that ranges from 22% to 47%, those with the highest incomes paying the most.

The amount the parents and the student can contribute toward college are then combined to come up with the EFC. That number is sent by the federal government or the College Board to all the colleges to which the student is applying. The college subtracts the EFC from the full cost of attending the college (tuition, room, board, fees, transportation) to come up with the student's financial need. The need is then met through either grants (which don't have to be repaid), loans (which do) or work study commitments, which give the students jobs that help offset the cost of attending.

Financial planner Phillips says the biggest reason people tell him they don't agree with the EFC numbers is that the formula doesn't account for things such as credit card debt, payments on vehicles, or in the case of the federal formula, excess medical or dental costs. Also, the formula "only gives you (income) protection based on the federal poverty level."

### Balancing need and responsibility

But that doesn't mean it's not fair, experts contend.

"I'm not saying it's a number that makes most people happy, but it is a reasonable assessment of families' ability to pay," Martin says. "It's certainly not perfect."

Dee Lee, a certified financial planner in Harvard, Mass., is even tougher in her response.

"The reality is it is fair," she says. "We've become a nation of middle-class individuals with our hands out.

"It's not the government's fault you decided to be a consumer and get into credit card debt. It's not the government's fault you decided to pay $30,000 for a Nissan Pathfinder."

But these experts and others concede that the federal aid form is an imperfect instrument at dealing with a family's special circumstances.

"It's not a science," Martin says. "At best it's rough art. . . . It doesn't mean people are going to be totally happy with the system."

In fact, parents devote a fair amount of time — and money spent on financial planners — to making their EFC look better. And the rules keep changing to keep up with the games people play.

For instance, for years planners told parents that Mom or Dad ought to enroll in courses at a community college, because the EFC is reduced for each person in the family who's in college. The rules were changed, however, and now they allow applicants to list only children — not adults — who are in college.

But what about parents who are legitimately attending college — and families who have extraordinary medical expenses?

The Department of Education's Ryan says the federal aid calculation is designed primarily to level the playing field: "It's a starting point."

The system, he says, allows parents and students to communicate with the school's aid administrator. It is incumbent on the family, however, to make that request and ask the administrator to use "professional judgment" about things such as medical bills and changes in job status.

No one is saying that some of the methods people employ to reduce their EFC are wrong. Most people are simply making legitimate deductions as they would on a tax form.

Phillips, for instance, says that if a family has money in a child's name, "we'll move it to another place." That could be an annuity, which is viewed as a retirement fund.

David Miller, director of financial aid for the College of Wooster (Ohio), acknowledges that the EFC "sets a high standard" for what families ought to contribute.

### The standard can be met

But it can be done, experts say. You just have to start early and save often, and most people don't.

"Most start to think about college planning when their child steps on the bus to start high school," financial planner Dee Lee says.

Still, don't assume you can't do it, experts say.

"The assumption is that families have the primary responsibility for helping to educate children," Martin says. "And students themselves have an obligation (to help). That doesn't mean you have to take every single dime of discretionary money and use it for college."

However, the formula is saying that paying for college "is more important than buying a new car every year, or taking an expensive cruise. It's trying to distinguish between families who are making those choices and those that don't have the means."

Don't be scared off by the sticker price, says William Hiss, vice president for administrative services at Bates College in Lewiston, Maine. "In 95% to 98% of cases, if you're good enough to get in, you're good enough to get funded."

Dennis Kelly is a parent with a son applying for college this year.

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# Women's heart risk high in South

By Steve Sternberg
USA TODAY

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A woman's risk of dying from heart disease depends in part on her race and where she lives, a report out today says.

Heart disease is the leading cause of death among women; it kills more than half a million every year. "Many women don't recognize that," said Michele Casper of the Centers for Disease Control and Prevention, which sponsored the study.

Until now, health officials have lacked detailed maps of who's at risk and where. The report maps, county-by-county, heart disease death rates for women 35 and older in key ethnic groups, Casper says.

▶ Details of the study, 50-state list, **10D**

The atlas examined death rates from 1991 to 1995. It showed that black women were most likely to die of heart disease overall — 553 deaths for every 100,000 women.

For white women, the rate was 388 deaths per 100,000 women. For Hispanics of all races, it was 265 deaths per 100,000; Native Americans, 259 per 100,000; and Asian and Pacific Island women, 221 per 100,000.

"The American Indian data are probably underestimates, because on many death certificates Indians are (mistakenly) coded as 'white,'" says Elizabeth Barnett, one of the study's researchers from West Virginia University.

Among the findings:

▶ Women who live in the Mississippi Delta and Appalachian regions were far more likely to die of heart disease than women in Western states and the upper Midwest.

▶ Counties with the lowest death rates were in the Pacific Northwest, the Rocky Mountains and swaths of Minnesota, Wisconsin and the Dakotas.

▶ Women in most major cities had low to moderate heart disease death rates, except in New York, Chicago, Detroit and New Orleans.

James Marks, director of chronic-disease research at CDC, says the atlas will help states to identify communities at risk and design preventive measures. These can be as simple as building walking trails and showing people how to cook foods in healthier ways.

# Fingers point as Bush, McCain clash in S.C.

By Judy Keen
and Jill Lawrence
USA TODAY

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COLUMBIA, S.C. — In a heated, finger-pointing debate reflecting the intensity of their rivalry going into Saturday's crucial South Carolina primary, Texas Gov. George W. Bush and Arizona Sen. John McCain tangled Tuesday over negative campaign tactics.

Bush blasted McCain for comparing him to President Clinton in a TV ad that aired across South Carolina until last week. In turn, McCain accused Bush of allowing a supporter to mischaracterize his record on veterans' issues.

At a Bush campaign appearance last week, the supporter, J. Thomas Burch Jr., chairman of the National Vietnam and Gulf War Veterans Coalition, said McCain had abandoned veterans. "I don't know if you can understand this, George, but that really hurts," McCain said. Pointing at Bush, he added, "You should be ashamed. You should be ashamed."

"I believe that you served our country nobly and I've said it over and over again," Bush said. "That man wasn't speaking for me."

Bush likewise objected to McCain's TV ad, which likened him to Clinton and charged him with "twisting the truth."

"Do not question my trustworthiness and do not compare me to Bill Clinton," he said. "That's about as low a blow as you can give in a Republican primary."

McCain, who stopped broadcasting the television ad last Friday, said, "There's nothing negative on the air."

Conservative commentator and former diplomat Alan Keyes, the third candidate for the GOP nomination, chided Bush and McCain for the "spectacle" they were creating. The 90-minute debate was broadcast nationally on CNN and hosted by Larry King.

"Is this the kind of pointless squabbling we really want them to see?" Keyes said of the debate's television audience. The pair's spats over ad strategies, Keyes said, are "a distraction from the lack of substance in their own campaign."

The eruption followed 20 minutes in which the candidates largely agreed on foreign policy issues such as the United States' relationship with Russia and the involvement of U.S. forces in foreign crises.

With less intensity than their exchanges over negative campaigning, they discussed gays in the military, campaign finance reform and which of the three can legitimately claim to be the campaign's outsider.

▶ **The 'outsider' label, 6A**

USA TODAY · WEDNESDAY, FEBRUARY 16, 2000