

Harrison High workshop reveals College tuition grants open up to higher income groups

By LOUISE OKRUTSKY
December and early January are prime times for college-bound students and families to work their way through a maze of paperwork as they try to gain tuition money through federal grants or student loans.

Increasingly, middle and upper-middle income families are turning to such monies to pay for college tuition. And gradually, through the next two years, liberalized eligibility standards for student grants will open up more federal programs to this income group, according to high school and college financial aid administrators and counselors.

Workshops in applying for financial aid are becoming more popular among high school administrators in the state. Schools in Harper Woods as well as in Farmington have been sponsoring such workshops for the last year.

The next one in Farmington is scheduled for 7:30-9 p.m., Dec. 16 in Harrison High School auditorium, 12 Mile east of Orchard Lake Road.

Under the direction of Courtney McAnuff, director of financial aids at Eastern Michigan, high school seniors and their parents will fill out financial aid applications during the workshop session.

These forms should be mailed on or close to Jan. 1 for best results, according to Jill Turley, of Harrison High, who is among three Farmington high school counselors coordinating the event.

MONEY IS granted as the applications arrive. There will be fewer dollars available for later applicants, she advised.

Middle and upper-middle income families are given more leeway in applying for federal assistance programs than in previous years through changes brought about in the Reauthorization Act of 1980 signed into federal law Oct. 3.

The federal financial assistance programs covered under the act include the Basic Education Opportunity Grant (BEO (which changes its name in 1982 to the Pell Grant), the Supplemental Educational Opportunity Grant Pro-

gram, the college work-study program the National Direct Student Loan Program and the Guaranteed Student Loan Program.

Money from BEO and the SEOG programs are outright grants to students pursuing their first bachelors degree. The remainder are loans which students repay at nine percent annual interest. Students have up to 10 years to repay the loan.

The Reauthorization Act adds some opportunities for students to increase the amount of money they can borrow at the 9 percent interest rate.

Parents can borrow up to \$3,000 a year for a student's education even if a loan has been taken out in the student's name. Payment on the loan, called a parent loan, begins within 60 days.

STUDENTS CAN borrow money through the Michigan Guaranteed Student Loan program which undergraduate allows a yearly limit of \$2,500 and

accumulative maximum of \$12,500. Full-time graduate and professional students can borrow up to \$5,000 a year or a cumulative total of \$25,000. Repayment of the loan doesn't begin until six months after the student graduates or leaves school.

Almost any undergraduate can obtain a student loan. Graduate students with a credit history must first pass a credit check before they can obtain their loan.

Application materials for these loans are available at colleges and vocational schools. The schools certify the material and return it to the student who is then responsible for finding a bank or other lending institution to finish the transaction.

Depending upon the bank's policies, the student may not need to be a depositor at the institution according to Charles W. Beswick, vice president, in-
stallation loans, Metropolitan Savings, Farmington Hills.

In addition to loans, Supplemental Education Opportunity Grants are opening up to more students. Once the grants were given to students who were "extremely poor" but the Reauthorization Act removes the word "extremely" from the grant and bases it upon need, according to McAnuff.

BY 1982 regulations for eligibility in federal financial aid programs which now count home equity as part of the parent's assets will be dropped. In ad-

dition, the first \$10,000 cash in the parent's bank account and the first \$50,000 of business worth won't be considered as part of the family's assets.

This move opens up eligibility in these programs to middle and upper-middle income families, according to McAnuff.

He also sees the move as taking money away from the poor student for while eligibility has been expanded, the amount of funds available hasn't.

In addition, many poor students are the first in their families to attend college and aren't familiar with the entrance procedure.

"They feel someone will take care of them," he said.

Thus, they are often the last to send in their applications for financial aid. As the deadline to apply for the aid draws near, often the amount of money available dwindles since early applicants have been given the funds.

By contrast, middle and upper-middle income families are usually the first to apply for funds, when they do apply.

Usually, a middle or upper-middle income family assumes it is ineligible for a grant and concentrate on obtaining loans.

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