

**LOANS** | Amount of federal student loans for Truman students has tripled in the last 20 years

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pay it off eventually. My junior year, when I moved off campus, I didn't take anything out, so that really cut out a lot of debt I would have had."

Both Burke and senior Joey Grissom agree that, if possible, they do not want to ask their parents for financial help. Grissom said he is not worried about his student loans because the interest rates are low, and he has made interest payments during his time at college to keep the total cost down.

"They're my loans, they're not my parents' loans," Grissom said. "It is my money, and I'm putting myself into debt to pay for my education, so it's more of an ownership of education as opposed to just paying for it."

Grissom said he has researched methods of loan forgiveness, like the Public Service Forgiveness Plan or fellowships for graduate school, that

would help offset the cost of loans. These paths would help prevent the act of defaulting on loans, which prompts the government to take action to collect outstanding debts, usually by collecting income tax returns or by taking part of each paycheck.

"Just be aware that the government is going to want their money back," Grissom said. "They have good sources online on how to pay it back. So knowing that exists is helpful."

Statistics from the Office of Financial Aid show that the amount of federal student loans Truman students accept has tripled in the last twenty years, following a national trend of accruing debt. The Federal Reserve Consumer report from Sept. 8 lists revolving credit debt at \$822.5 billion, with student loans contributing to much of the total.

Mark Kantrowitz, the publisher of Fastweb.com and Finaid.org, posts

scholarships, financial aid applications, savings plans and military information to help pay for college on his websites. If these alternative methods fall through and students still need to obtain loans, Kantrowitz said they should get federal loans rather than private ones. He said federal loans are cheaper, have fixed interest rates, are more obtainable and have better repayment terms.

Kantrowitz said he encourages students to limit the loan money they borrow, because they will end up paying twice as much back to the lender.

"Every dollar in a grant is a dollar less you need to borrow," Kantrowitz said. "Every dollar you win in a scholarship is a dollar less you have to borrow. You should look into work-study, part-time jobs — you don't want to overdo the part-time jobs, but 10 to 15 hours a week is actually good for you because it forces you to learn

time-management skills." Junior Brittany Curtis said she completed the entrance loan counseling her freshman year, and it somewhat helped her understand the loan process. She said she took advantage of scholarships and grants but had to take out one Stafford loan.

"I plan on going to grad school, so I will probably be getting more financial aid," Curtis said. "That means I probably won't have to pay it until after I get done. So hopefully after I get out of grad school I'll get a job and work to pay it off."

Although she was optimistic, Curtis does have alternative plans in case she is unable to pay her loans off by herself.

"I feel pretty confident right now about being able to repay," Curtis said. "My grandparents are pretty good about trying to help me out if I really need it."

**WILSON** | Kirksville man charged with assault

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Matt Wilson said a priority of the prosecutor's office is to educate victims of domestic violence, as well as the general public, on the ability of the community to protect victims from domestic abuse.

"There are resources in our community that can help them pay for their bills, that can help them with child-care and help provide them with a safe place to stay while they get on their feet," Matt Wilson said. "We have those resources, and we're working to build more of those resources so that we can stop these cycles."

**FEES** | Health Center Fee pays for numerous student services, including medications and emergency planning

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students' insurance would be the most cost-effective way to raise extra money.

"By billing insurance, students and their parents are paying for a service already, [and] they may as well be using that," Higgins said.

She said this way students using the health center will be the only ones paying more. The University chose to charge insurance only for the health center and not for counseling services for two reasons. The first was student privacy. Some students might be hesitant to use counseling services if it showed up on their parent's insurance or billed them.

"By keeping that [health center] fee, we are able to continue counseling services to absolutely no cost to the student, and that was very important to us," Higgins said. "We didn't want there to be any barrier for students to get the counseling services they needed."

She also said insurance companies don't pay as well for counseling services but issue better payment for services offered at the health center.

The health center accepts most insurance company policies and continues to add policies students are using, Higgins said in some instances, such as a physical like a pap smear, students can now use their insurance to help pay for it, while in the past they would have to pay out of pocket. She said many insurance companies often pay 100 percent for preventative health care. Higgins said they have a plan for students without insurance

which will decrease the cost of services to the cost of a low co-pay fee.

"Income generated will continue to grow from that [student health center fee] and make us not have to raise the fee," Higgins said. "That's my goal from that."

Rector said he assumes the fee will not be raised this year. He said the fee is only one part of the budget that is made by charging students.

"Parking stickers, parking fines, library photo copies ... add up to a small percentage of the budget," Rector said. "The big pieces are student tuition and state funding, but these things help."

Rector said information about revenue generated from the insurance would be available by the end of the fiscal year. He said they will be discussing the funding situation more next semester and wouldn't make any changes with the tuition and fees until April.

Senior Jeni Graves said she was unaware of the new insurance policy the first time she visited the health center last semester. She said she had her insurance card with her for her first appointment this semester but they already had it on file.

"I support that they take insurance rather than just the University-provided insurance, because I know a lot of people don't have the University insurance and are on their parents' insurance," Graves said.

She said her insurance doesn't have a co-pay, so she didn't notice any changes in charges to her account.

**MDHE** | MDHE to examine majors with low graduation numbers at Truman

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"We have looked at our programs, but they haven't given us definitions for how to determine which programs they might be looking at," said Nancy Asher, coordinator of assessment and testing at Truman.

Asher said the Office of Assessment and Testing has done some primitive data collecting on its own and has identified eight programs that might fall below MDHE's productivity threshold: art history, romance languages, classics, French, Russian, German, interdisciplinary studies and bachelors of music.

Asher said she was told MDHE wouldn't be reviewing graduate programs, so they have not looked at the data from graduate studies.

Love said MDHE hopes to have its evaluations to schools within the next two months so that schools can present their decisions to the coordinating board in December, allowing the board to report to Nixon in February.

University President Troy Paino said that although MDHE is using its limited resources to aid universities in the evaluation process, he would rather each university conduct its own program review and communicate with MDHE, giving them an opportunity to provide feedback to the universities.

He said MDHE isn't insisting that all departments that fall below the threshold be cut. The

universities will get the opportunity to defend the programs that are under examination.

"The Department of Higher Education said that they're going to do their own program review regardless of what we're doing on campus, which is kind of a disappointment to me, because I tried to make the case that, you know, let the universities in good faith do this based on their mission," Paino said.

Paino said that when MDHE presents a list of majors that fall below the productivity threshold, the University might not make any cuts from programs on the list.

It could also start a discussion, Paino said, of ways to improve enrollment within those areas or whether they could be combined with other departments or merge with programs from other universities.

"Now, let me be clear — I'm not suggesting that we're going to close any academic programs," Paino said. "After we go through everything, there might be a decision made in that regard, but right now, it is not my intent ... that we close any academic programs."

"I sound critical of the department of higher education, and I'm really not," Paino said. "They are in an impossible situation. They have very few staff members, they have experienced severe budget cuts and then they are given a great deal of responsibility."

Paino said the University will have to show Missouri legislators and Gov. Nixon that efforts are being made to use university resources more efficiently.

Paino said he thinks that as long as some cuts are being made, whether in academic departments or other places, Truman will be responsible for deciding what gets cut.

"I think where we're going to run into problems is if we show that we're not being responsive to the situation," Paino said. "And that's when the political environment can turn against us, especially in the spring, with the legislature in session."

Paino said the legislature could give the coordinating board of MDHE the power to make cuts for the universities if not enough changes are being made.

If departments were to be cut, Paino said, they would not close immediately, and the University would not, initially, save any money.

"This is not really a process that's going to help us get through the immediate crisis," Paino said. "Because even if you decide you're going to close a program, you've gotta keep that program open long enough to get our current majors in that program through. So if a decision was made to close a program, we're probably looking at two or three years out before it's actually completely closed."



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