

## THE OBSERVER

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### ■ AND IN THIS CORNER

## Federal Student Loans: the price of intellectualism

Last week I seem to have hit a collective nervous reaction. My thanks to all the e-mailers; write all you want, we'll make more.

#### ipso absurdum:

Subtly segueing into today's first topic, beer actually has nothing to do with federal student loans — I just wanted to comment briefly on Notre Dame's alcohol policy. To wit: "Intoxication...is a violation of the standards of the University of Notre Dame..." i.e., drunkenness is "immoral" and therefore deserving of punishment in the form of "severe sanctions."

These forbidding words appear in the same pamphlet as brief ads for counseling services and toll-free hotlines. This is what you might call a "mixed message," something I find very typical of the Catholic Church. It offers punishment instead of compassion and understanding — "There is no compelling evidence that it is necessary to experiment with drunkenness to discover its harmful effect."

Uh huh. Sure, Father.

Not to mention "grain alcohol" is considered ipso facto alcohol abuse, I'm almost positive this is supposed to mean "moonshine," but it can be unfortunately interpreted as Vodka or other liquors which all taste superb with kahlua and/or Bailey's.

And, of course, it is not entirely accurate to claim that these policies stem from the concerns of a "Christian community." Better to say "religious" or possibly "humanistic" (if I may be so bold).

#### Grace under Fire:

Quickly changing gears, we shift into the Federal Student Loan debate. As many of you may know, the Contract on America Congress is considering a bill which would impose certain restrictions

upon the Stafford loan program which allows millions of students to afford college. The University of Notre Dame and many if not most colleges have already expressed a desire to stay with the current program.

Question: does this concern you, the student? A seemingly easy question, but one with many ramifications. According to Jeff Pethick of the ND Financial Aid Office, 43% of all undergraduates receive assistance in the form of Stafford loans. These student loans have limits per year and their

8% interest is paid by the Federal Government while the student is in school. Upon graduation, a student has a six month grace period before loan payments with 10 percent begin.

Thus the proposed bill would affect nearly half of all Notre Dame undergraduates; this bill would not only impose a two percent fee on all colleges whose students have Stafford loans, a fee that would be passed on to the students, but it would also eliminate the grace period entirely. There's nothing like a diploma wrapped in a bank statement.

Very few students find a full-time job immediately following graduation, and those who can find one do not need an immediate loan payment to add to the already high-blood pressure tensions at the beginning of an independent life.

There are still alternatives. Banks allow "deferments" and "forbearances" to delay payments if you can't find a full-time job. The Peace Corps will pay some of your loans if you live in a thatchroof hut for two years. The Armed Forces will willingly cover all your debts to get their hands on another warm body. Or you could go to grad school.

#### Tax-cut and defund:

Graduate students are in a much different position as far as money is concerned, because while some parents (the majority of Notre Dame parents, it seems) are willing to foot the bill of a four-year degree, the graduate student is generally on his or her own. So until the coveted T.A. comes along, it's back to student loans we go.

However, Newt's good ole boys are obviously determined to make students avoid graduate school; he wants grad students to pay the interest on their loans while they're still in school. This, he claims, will save billion of dollars to help offset the oh-so-conservative "middle-class tax-cut" and the increase in defense spending. Never mind that grad school is difficult enough without having to work part-time to pay for these little supply-side foibles.

To me it appears that when you combine this bill with the planned defunding of the NEH and NEA, the agenda becomes clear: a calculated assault on the humanities and arts, any program of studies or professions which devotes itself to the contemplation of human existence. Intellectual pursuits, in other words.

Everyone already knows how difficult it is for those with humanities degrees to find high-paying jobs (or even jobs at all sometimes). With this bill, a message is being sent to students that they are expected to make money right away, and the best way to do this is to go into the world of business or law. Therefore students will clamor to take these courses, if they don't already, lowering the demand for humanities teachers and leaving more humanities graduates unemployed.

This scheme has the added bonus of encouraging the attitude that the arts and humanities are "leeches" on society, that they "don't really work" like normal, tax-paying citizens. It's the American Cultural Revolution, the conservative ideal of a soulless, stream-

lined society (of *Brave New World*, one of many "morally offensive" books currently banned in conservative public schools around the nation). You can't go to college in America simply to learn; you have to learn how to make money — the "American Dream."

It is to Notre Dame's credit that the University requires undergraduates to take theology and philosophy courses; not many major universities would have the courage or vision to do so. Nevertheless, everyone at Notre Dame needs to realize the ramifications of this blatantly high income elitist bill: it is a subtle and insidious assault on academic freedom and cultural awareness.

How much longer are universities going to be able to offer programs of their choosing if they have to stay on the good side of the politically powerful? How much longer can it be before universities need virtual governmental approval for their curriculum?

And for those families who lack the collateral for parental loans, whose children must borrow to attend college, this act is tantamount to intellectual and cultural genocide. If you come from a poorer family and you're not in the top 1% of students nationwide, you might just as well forget going to college. College is for the well-to-do, the upper-middle-class white 2.2 children families, the private prep school students, the future

Wall Street executives and corporate lawyers. The disadvantaged might just as well spend every waking moment training for popular team sports; even if they don't make it all the way to the pros, they'll still stand a better chance of being on a Burger King cup in ten years than of affording an increasingly useless B.A.

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### ■ DOONESBURY

GARRY TRUDEAU



### ■ QUOTE OF THE DAY

"The reason why worry kills more people than work is that more people worry than work."

—Robert Frost