

Interior

REFERENCE DEPARTMENT

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January 14, 1986

NDSL AND SVSC

Virtually any member of the campus community who read a newspaper or listened to a radio or television news broadcast last week (or knew someone who had) is painfully aware that SVSC was singled out as having "the worst student loan default rate in the state." While there were variations on the theme, most media coverage used a story circulated last week by the Associated Press wire service citing a 33 percent default rate. Some did follow up by contacting college officials for a response, but the complex nature of financial aid programs in general and the National Direct Student Loan (NDSL) program in particular does not lend itself to accurate, in-depth reporting. We hope the following information will help to clarify the matter for SVSC faculty, staff and students.

First, NDSL program loans account for a relatively small proportion of our total financial aid program, according to Controller James G. Muladore. Approximately 6 percent of the federal financial aid dollars expended at SVSC annually are NDSL loans. During the 1984-85 academic year, for example, about \$95,000 out of \$1.9 million in federal financial aid were loaned out through the NDSL program. The **total** amount of financial aid, including state programs, SVSC scholarships and grants, work-study employment, etc., disbursed to SVSC students last year was \$5.6 million.

Muladore explained that there are stringent guidelines governing handling and reporting of NDSL loans by the college. "Colleges must follow a 'due diligence' process to attempt to collect repayment in a timely fashion. If, after all these measures (including contact by a collection agency), an account still is delinquent, and if litigation is not appropriate because the borrower lacks income

or assets, then the college must assign the loan to the U.S. government as prescribed by Department of Education regulations." Such assigned notes still are in active collection status, Muladore said, but collection responsibilities and rights to any payments belong to the government.

Prior to the 1980's, it was advantageous for schools to keep delinquent loans on their books, said Jerry A. Woodcock, Vice President for Administration and Business Affairs. "Any money that was collected could be used by the college in its loan program. However, in the early 80's the federal government changed its policy and would not add capital to any program with a default rate over 10 percent. SVSC, like other institutions, assigned many of its delinquent loans to the government in compliance with the new guidelines."

Woodcock said prior to the rules change, SVSC selected a representative sample of delinquent loans and tried special collection techniques using college attorneys in an effort to collect repayment. "We worked with about \$8,500 of outstanding loans from 20 to 30 people. After a great deal of effort, we were able to collect about \$1,000." He said the cost of collection was greater than the money received in repayment. "We found most people who were delinquent in repaying loans to SVSC had not graduated, were underemployed, or for other reasons were unable to make payments."

Woodcock and Muladore agree that the assignment of loans is one reason for SVSC's current low default rate. Another factor, according to Muladore, is improved collection practices. While the process may include use of a collection agency when necessary, Muladore considers other aspects to be

more important. "The Controller's Office has established, in the prior three years, a pre-loan counseling program as part of the disbursement process," he said. "The pre-loan interview focuses on the terms and conditions of the loan being granted and provides other information on the program. We firmly emphasize the fact that the student is entering into a loan agreement and has an obligation to repay.

"Students also go through an exit interview at the time they drop below half-time student status, leave the college, or graduate. We establish a repayment schedule and re-emphasize repayment responsibilities."

Results of loan assignment and changes in disbursement and collection policies are demonstrated by the following data.

<u>SVSC Default Rate</u>	
<u>Year Ending</u>	<u>Percent</u>
6/30/81	27.38 %
6/30/82	12.00 %
6/30/83	11.70 %
6/30/84	8.78 %
6/30/85	4.36 %

As of June 30, 1985, outstanding loan principal in default for loans in repayment status at SVSC was \$34,869.

Woodcock said about 65 percent of the loans in default assigned to the federal government were made in the 1970's, and repayment ability was impacted by the recessionary conditions in Michigan in the late 70's and early 80's. He added that rules regarding administration of the NDSL program have changed since its inception in 1958. "Initially, colleges and universities could require a parental co-signing on promissory notes. Regulations subsequently were changed and a co-signer no longer can be required." All of SVSC's loans were made when a co-signer could not be obtained, while other Michigan schools made NDSL loans during the period when a co-signer could be required. Those schools with longer histories in the program would tend to have more favorable default rates over the entire length of the NDSL program, Woodcock feels.

While college officials would like to see further improvement in the repayment record, Muladore is satisfied that the program is meeting Department of Education expectations. "In our opinion, the loan program is being administered according to government regula-

tions and intent. The fact that the Federal Government is again adding capital to SVSC's loan program is indicative that our program is performing within government guidelines.

"The NDSL program is intended to provide loans to students on a need basis, primarily those in the lower income categories. It is essentially a 'loan of last resort,' available to students who have exhausted the potential to receive loans from other sources, such as the Guaranteed Loan Program." He said SVSC has loaned approximately \$1.1 million to 1,800 students since the inception of the NDSL program here in the mid 1960's.

During fiscal years 1981-82 and 82-83, SVSC did not receive any federal capital contribution to its NDSL program because of high delinquency rates. The college is slated to receive \$90,000 in federal capital during the current fiscal year, and is required to contribute an additional 1/9th or \$10,000 to the program.

CAMPUS COMMUNITY INVITED TO OPEN FORUM

All SVSC students, faculty and staff are invited to attend an open forum on January 20 from 2:30 to 4:00 p.m. in the Administrative Services Building conference room. Discussion will center on the advisability of controlling student enrollment at the college.

As noted in last week's *Interior*, an Enrollment Control Study Committee has been appointed by President Ryder to review admission standards, impact of tuition and fee policies, recruiting of students, and the possibility of placing controls on enrollment. The issue has become an important one, Dr. Ryder feels, because of continuing limitations on the support level SVSC receives from the State of Michigan and gubernatorial disapproval of tuition increases. The combined effect creates important fiscal implications for SVSC.

In order to explore all sides of this issue, the committee needs your ideas and opinions, and welcomes all questions and points of view. If you have something to contribute but cannot attend the meeting, please contact Dick Thompson, committee chairperson, at extension 4200. "Otherwise, we hope to see you at 2:30 p.m. on the 20th," says Thompson.

LIBRARY HOSTS HIGH SCHOOL STUDENTS

On Monday, December 16, while most of the campus was quietly adjusting to the start of semester break, life at the SVSC Library was anything but lethargic. The library played host to over 100 students and their teachers from Montrose and Caro High Schools.

The library's staff treated students to tours of the facilities, as well as to sessions of instruction on the sources and strategies involved in doing library research. Students put the information to use immediately by working on research papers assigned by English teachers Lee Westervelt of Montrose and Ann Ransford of Caro.

The library plans to entertain high school classes again next year just prior to Christmas, and at other times during the academic year, according to Clifton Jones, Director of the Library/Learning Resources Center. "Not only are students enriched by the experience, but the library staff, too, is challenged by questions the students ask and by their very often refreshing perspective," he said. "Not insignificantly, in introducing the students to research at the college level, the library staff also has provided them with an introduction to SVSC itself, and to the challenge it represents."

PANEL DISCUSSION TO MARK MARTIN LUTHER KING DAY

To commemorate the birth of Dr. Martin Luther King, Jr., SVSC will present a panel discussion on contemporary issues facing Black Americans. The program, set for January 15 from noon to 1:30 p.m., will be held in lower level Doan Center. Panelists will include Saginaw Mayor Lawrence Crawford; Dr. Roosevelt Ruffin, a Saginaw City Councilman and principal of North Junior High School; and Al Bennett, owner of Al Bennett Ford in Flint, Davison and Grayling.

Admission is free and open to the public. Guests may bring a lunch or purchase a carry-in meal from the snack bar. For more information, call the Campus Activities office at extension 4170.

LANDEE AWARD COMMITTEE NAMED

The 1985-86 Landee Award Committee has been named by President Jack M. Ryder. Named

chairperson is Dr. Guy M. Lee, Jr., Dean of the School of Education. Serving with him are Ms. Pamela Hensley, instructor at the Caro Branch of Great Lakes Junior College (alumna); Mr. Dan Strasz, president of SVSC Student Government (student); Mr. Gerald Blumeneau, vice president of Bay City Milling & Grocer Company (Board of Fellows); Dr. Susie Emond, associate professor of education (faculty); Mr. John Clinkenbeard, professor of accounting (faculty); and Dr. Thomas E. Kullgren, dean of the School of Science, Engineering and Technology (chairperson elect 1986-88).

Details related to the committee's activities will be provided as work progresses in January, according to Dr. Lee.

BRIEFLY SPEAKING

--The **Jazz Artist Series concert** listed in the Calendar of Events for January 20 has been cancelled. It will be rescheduled at a later date to be announced.

--SVSC Health Services is sponsoring a **blood drive** today from 11:00 a.m. to 5:00 p.m. in Wickes 3rd floor south concourse. All who donate will receive a coupon from McDonald's, good for a free treat the next time you stop. Also, students in the winning house of the dorm contest will be treated to a pizza party by Domino's Pizza. Health Services Coordinator Gloria Hansen stresses that blood donation is a sterile, safe procedure done by trained professionals. General requirements are: donor should be in good health, weigh more than 100 lbs., be at least 17 years old, and have eaten a meal within 6 hours of donating. For more information, call extension 4271.

--A **lecture on reincarnation** is set for 7:00 p.m., Friday, January 17 in the SVSC Theatre. Richard and Linda Davidson, doctoral candidates, actually will take a person back into a "previous life." Open discussion follows the presentation. For ticket information call 754-7776 or 892-8363.

--The **SVSC University Club** is sponsoring a ski-skate family outing on Sunday, January 19, at the Kimberly Oaks Golf Course in St. Charles. Activities begin at 1:00 p.m. and last until dusk. For information about snow and ice conditions at the course, call 865-8261.

--The **International Programs lecture series** will continue on Monday, January 20. Dr. Lynn Herkstroeter, professor of modern foreign languages, will speak on "Germany, Forty Years After the War." Herkstroeter spent several weeks in Germany this summer on a Fulbright fellowship. The talk is set for 4:00 p.m. in the Wickes Hall Faculty Lounge. Refreshments will be served.

--**Auditions** for SVSC's winter theatre production of "The Arkansaw Bear" will be held at 7:00 p.m. on Tuesday, January 21 and 4:00 p.m. Wednesday, January 22 in the theatre. Roles are available for five actors/actresses and one mime. Technical positions also are available. For more information, call extension 4019.

--The **Valley Film Society** will present "Black and White in Color" at 7:45 p.m. on Friday, January 24. The film examines the effects of war. Admission is by pro-rated membership, available at the door. The film is screened in the Wickes lecture theatre.

ACROSS CAMPUS

--BIDI Director **Leonard Herk** represented SVSC on a committee that developed the recently published Bay County Strategic Plan. SVSC Board of Control member Charles Curtiss and marketing professor Dr. Frederick Webster also participated as interested citizens. The plan involved a year-long effort by more than 60 people, and aims at improving the quality of life in Bay County. For information about details of the plan and its strategies that relate to SVSC services, contact Herk at extension 4048.

--Country music fans will be familiar with the band **Sawyer Brown**, which in 1985 won the Country Music Association's Horizon Award; charted its first No. 1 single, "Step That Step;" found its premiere album, "Sawyer Brown," climbing to No. 2 on the charts, and toured the U.S. as the opening act for the Kenny Rogers/Dolly Parton show. One of the group's five members, bass player Jim Scholten, at one time performed with SVSC's Jazz Ensemble directed by Dr. Charles Brown.

PERSONNEL

SENIOR SECRETARY/ACCOUNTING CLERK, SVSC Foundation - half-time, permanent (new). Minimum of \$5.60 per hour. This is not a bargaining unit position, but is funded by the SVSC Foundation.

STATE OF THE COLLEGE ADDRESS SCHEDULED

President Ryder will deliver his "State of the College" address at 12:30 p.m. in lower level Doan Center on Friday, February 7. It is open to the campus community.

HIGH FIVE

--The **men's basketball** team dropped a 70-63 decision to Lake Superior State College on Saturday at Sault Ste. Marie. The Cardinals, now 8-3 overall and 1-2 in the GLIAC, trailed 29-19 at halftime. The Lakers were able to maintain a comfortable lead in the second half by making 23 of 33 foul shots. Larry King scored 20 points to lead the Cards. Earlier last week, the Cardinals defeated Michigan Tech at Houghton, 68-66. Saginaw Valley had a 63-46 lead when leading rebounder Robert Goggins was injured on a play near the basket. Goggins, who did not play in the Lake Superior contest, is expected to return to action Thursday night when SVSC takes on Hillsdale College. The men's game will be carried live on WBCM Radio (1440 AM) starting about 8:00 p.m.

--**Women's basketball** coach Claudette Charney blames inexperience for a 78-77 set back at Lake Superior State. The game was a see-saw battle, with 18 lead changes and 13 ties. Junior forward Sandy Theriault scored a career-high 23 points and led SVSC with nine rebounds. Against Michigan Tech on Thursday night, SVSC could do no wrong in a 100-69 win. Sonja Paquin started the Lady Cards rolling by scoring SVSC's first 13 points on the way to a 19-2 lead. Paquin led all scorers with a 30-point effort. SVSC hosts Hillsdale College on Thursday at 6:00 p.m.

--Four members of the **men's track** team qualified for the NAIA national meet to be held in late February. In addition to the qualifiers, many other Cardinals fared well.

REFERENCE DEPARTMENT

Jan. 16...Basketball: SVSC vs. Hillsdale
Jan. 15...Martin Luther King Day Panel
Jan. 17...Reincarnation Lecture
Jan. 19...University Club Ski-Skate Outing
Jan. 20...Lynn Herkstroeter Lecture
Jan. 21-22...Auditions for "Arkansaw Bear"
Jan. 21...Movie: "Fort Apache, The Bronx"
Jan. 23...Basketball: SVSC vs. Northwood
Jan. 24...Film: "Black and White"

FUNDING OPPORTUNITIES



Dr. Ralph K. Coppola 790-4295

Information from the SVSC Office of Sponsored Programs

VOLUME 2 NUMBER 1

FOR INFORMATION REGARDING SPECIFIC PROGRAMS, APPLICATION MATERIALS AND GUIDELINES, OR FOR A PERSONALIZED FUNDING SEARCH, CONTACT:

DR. RALPH K. COPPOLA
DIRECTOR OF SPONSORED PROGRAMS
ADMINISTRATIVE SERVICES BUILDING
790-4295

INTERNATIONAL PROGRAMS

NATIONAL SCIENCE FOUNDATION

The National Science Foundation is accepting Intergovernmental Personnel Act Mobility Program (IPA) nominations from colleges and universities for an assignment as Program Associate, Industrial Countries Section, Division of International Programs. The nominee will be involved in the management of Western Europe Regional Programs and other activities of the Section.

Applicants should have a Ph.D. in a scientific or engineering discipline supported by NSF, with experience in teaching, research, and/or science education related administration. A background in international affairs is desirable.

Application deadline: NONE

NATIONAL ACADEMY OF SCIENCES/NATIONAL RESEARCH COUNCIL - NAS SOVIET AND EAST EUROPEAN EXCHANGE PROGRAM

This program involves scientific exchanges jointly sponsored by NAS and the Academies of Sciences of the USSR, Bulgaria, Czechoslovakia, the German Democratic Republic, Hungary, Poland, Romania, and the Council of Academies of Yugoslavia. Each side may send scientists to the other country for long term visits of five to twelve months to carry out programs in the disciplines of the mathematical, physical, biological, or engineering sciences; social or behavioral sciences, or biomedical

sciences. All necessary expenses will be met by the NAS and the foreign academy. Application deadline: February 28, 1986

ARTS AND BEHAVIORAL SCIENCES

AMERICAN ANTIQUARIAN SOCIETY FELLOWSHIPS

The American Antiquarian Society, which holds superb collections of early American printed materials and manuscripts, awards fellowships to scholars (including doctoral candidates) for resident research in all fields of American history and culture through 1876. Tenures vary from one to twelve months, stipends from \$600 monthly to \$25,000 annually (for awards funded by NEH).

Application deadline: January 31, 1986

NATIONAL ENDOWMENT FOR THE HUMANITIES - BASIC RESEARCH: RESEARCH CONFERENCES

This program supports the gatherings of scholars whose purpose is to discuss and advance research in a particular topic or field. Grants of up to \$10,000 for between 30 and 40 projects are available. New guidelines are due out in January; the maximum award would increase to \$30,000. Application deadline: February 15, 1986

BUSINESS AND MANAGEMENT

U.S. DEPARTMENT OF COMMERCE - RESEARCH AND EVALUATION PROJECTS

Provides support for research projects designed to assist in the determination of causes of unemployment and underemployment; assist in the formulation and implementation of programs to raise income levels; or evaluate the effectiveness of techniques designed to alleviate economic distress. Deadline cited is tentative. Application deadline: February 28, 1986

U.S. DEPARTMENT OF COMMERCE - TECHNICAL ASSISTANCE TO UNIVERSITY CENTERS

This program's objective is to stimulate colleges and universities to utilize their

resources more effectively to overcome impediments to economic development in their areas or regions. Matching grants of 3:1, with preference given to the 40 Centers that currently make up the University Center Program, are available. Deadline cited is tentative. Application deadline: January 31, 1986

EDUCATION

U.S. DEPARTMENT OF EDUCATION - FUND FOR THE IMPROVEMENT OF POSTSECONDARY EDUCATION: COMPREHENSIVE PROGRAM

The Fund supports projects designed to improve access to and quality of post-secondary education, with emphasis on better serving the needs of learners. Although the Fund is "responsive to the field," applicants should be familiar with its goals and agenda for improvement as described in the application booklet. Preliminary proposals are required. Application deadline: March 4, 1986

NATIONAL COUNCIL OF TEACHERS OF ENGLISH RESEARCH FOUNDATION - GRANTS-IN-AID

Provides support for innovative research into the subject of English, including language arts or related fields, which is significant in the teaching and learning of English. Awards generally range from \$200 to \$5,000 and above. A total of \$30,000 per year is awarded. Application deadline: February 15, 1986

NURSING AND ALLIED HEALTH SCIENCES

HEALTH RESOURCES AND SERVICES ADMINISTRATION - PROFESSIONAL NURSE TRAINEESHIPS

Institutional grants for traineeships to prepare registered nurses to serve as administrators, supervisors, teachers, nursing specialists and nurse practitioners for positions in hospitals and related institutions, in public health agencies, in schools of nursing and in other roles requiring advanced training (M.S. and beyond). Application deadline: May 10, 1986

HEALTH RESOURCES AND SERVICES ADMINISTRATION - NURSING RESEARCH PROGRAM

Supports research activities to advance the state of knowledge in nursing education, practice and administration. This includes New Investigator Nursing Research Awards. Projects related to utilization of research results in nursing practice and education

are to be submitted under a separate program.

Application deadline: February 1, 1986

HEALTH RESOURCES AND SERVICES ADMINISTRATION - UTILIZATION OF RESEARCH ON NURSING

Support for developing innovative approaches to bridging the gap between the generation of knowledge in nursing practice, nursing services administration, and nursing education. Note that this program is distinct from the Nursing Research Program indicated above.

Application deadline: February 1, 1986

SCIENCE, ENGINEERING AND TECHNOLOGY

NATIONAL SCIENCE FOUNDATION - INFORMATION SCIENCE RESEARCH INITIATION AWARDS FOR NEW INVESTIGATORS

Provides support for research in standards and measures; structure of information; behavioral aspects of information transfer; and infometrics. Applicants must have held a doctoral degree in a field related to information science for no more than four years, be a U.S. citizen or permanent resident, and not have previously received an award as a principal investigator for research in information science from an agency of the U.S. government.

Application deadline: February 5, 1985

THE GTE FOUNDATION LECTURESHIP PROGRAM

During the 1986-87 academic year, the GTE Foundation will sponsor a competition open to all accredited colleges and universities in the United States, offering grants of up to \$4,000 for lecture programs to be presented on campus. The GTE Lectureship Program focuses on topics in Science, Technology, and Human Values, broadly defined. The program has two purposes: first, to enrich established curricula by bringing scholarly and public experts into direct contact with faculty and students, and second, to extend the influence of the sponsoring school into the nearby community by the presentation of public lectures by these distinguished visitors.

Application deadline: March 1, 1986

Saginaw Valley State College
Library/Learning Resources Center
Library/LRC Hours

Winter___1986

Regular Hours

Monday - Thursday
Friday
Saturday
Sunday

8:00 a.m. - 10:30 p.m.
8:00 a.m. - 4:30 p.m.
8:30 a.m. - 5:00 p.m.
2:00 p.m. - 10:00 p.m.

January 2-3
January 4-5 (Weekend)
January 6 (Classes Begin) - February 28

8:00 a.m. - 4:30 p.m.
CLOSED
Regular Hours

March 1-2 (Saturday & Sunday)
March 3-7
March 8-9 (Saturday & Sunday)
March 10-29

March 2-9
SPRING BREAK

CLOSED
8:00 a.m. - 4:30 p.m.
CLOSED
Regular Hours

March 30 (Easter)
March 31-April 26
April 27 (Sunday)
April 28-30

April 21-26
FINAL EXAMS

CLOSED
Regular Hours
CLOSED
8:00 a.m. - 4:30 p.m.

May 1
May 2 (Friday - Commencement, 8:00 p.m.)
May 3 (Saturday - Commencement, 1:30 p.m.)
May 4 (Sunday)
May 5 (Begin Summer Term)

8:00 a.m. - 4:30 p.m.
11:00 a.m. - 6:00 p.m.
12:00 noon - 5:00 p.m.
CLOSED
Regular Summer Hours

Reference Librarians' Hours

Monday - Thursday
Friday
Saturday

8:00 a.m. - 9:00 p.m.
8:00 a.m. - 4:30 p.m.
10:00 a.m. - 2:00 p.m.