

Social Work, SG team up to laud work-study students

Albany Gault
THE GAMECOCK

The Department of Social Work has partnered with Student Government to show appreciation for desk assistants and work-study students.

The affair will be held at Thornwell 111 Friday from noon until 2 p.m., offering pizza and refreshments to work-study students.

SG officials said the gathering is to show work-study students that they are doing a great job.

"We are partnering with the International Social Work Students Association because the people in social work are in charge of improving programs for the well being of everybody. We feel this partnership will help us to create more programs to improve the student life at USC," said Vivian Castro, international director of the Division of Student Affairs and graduate student.

SG encourages the college's administrators to do similar events at least once a

year and expand it beyond full-time employees.

Veronica Castro, treasurer of the International Social Work Student Association and graduate student, said it is important to recognize and appreciate work-study students because if they are happy with their environment they will give 100 percent.

Castro is also a candidate for senator in the College of Social Work.

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LOANS • CONTINUED FROM 1

to take advantage of the law... There were abuses in the system," she said.

Baker said \$4 billion in savings from curtailing these abuses were used to great the new grants.

"We were able to take some of those savings... and reinvest them in SMART and Academic Competitiveness grants," Baker said.

Academic Competitiveness grants are designed to give incoming freshman \$750 if they took a rigorous curriculum in high school, and \$1,350 in their sophomore year if they maintain a 3.0.

A student interest group, the State Public Interest Research Groups' Higher Education Project, says that while the new grants are extremely beneficial to low-income students, other stipulations will hurt students in the long run.

According to the Higher Education Project, the savings generated by Congress come from

eliminating certain windfall profits in the lending industry.

In a radically simplified scenario, a loan company receives federal subsidies in exchange for lending students money. The company is guaranteed a "Special Allowance Payment" from students based on an interest rate.

If the interest rate for students varies, and a student pays back more money than a loan company expects to receive based on the SAP, the loan company can keep the excess money as a profit.

The Deficit Reduction Act requires loan companies to return that money to the federal government instead.

This \$13 billion in saved subsidies makes the SMART and AC grants possible, but PIRG says more of those savings should go to needy students, rather than the \$4 billion earmarked to fund the grants.

PIRG said in a statement that most of the \$13 billion not reinvested in grants will be used to pay for new tax

cuts. As for interest rates on loans, an older law will fix student rates lower than they have been able to vary in the past few years.

Students now pay back their loans on a variable interest rate, which is capped at 8.25 percent. An agreement made in 2001 mandates that all new loans taken out by students in 2006 and beyond will have to be paid back at a fixed interest rate of 6.8 percent, eliminating the risk of higher interest rates.

However, PIRG contends that the Deficit Reduction Act hurts a student's parents by raising the interest rate for parent student loans to 8.5 percent.

Regardless of the loan rate hike, PIRG lauded the bill for helping lower-income students in various ways.

The bill increases loan limits for freshman, sophomore, and graduate students, as well as lowers the fee students pay when beginning a loan until 2010, when the fee will be eliminated completely.

The bill also expands loan forgiveness for education students if they agree to teach math, science, and special needs in high-poverty areas.

Baker said the Department of Education will be given the task of fleshing out requirements and other details of the bill, with the hopes of implementing SMART grants by the fall of this year.

"The Secretary of Education will decide which languages will be deemed critical to national security. My hunch is Spanish will not be one of them," Baker said.

The House vote was a squeaker: 216-214, mostly because included in the bill, which will cut out \$39 billion from the federal budget over five years, were withdrawals from subsidies in Medicare and Medicaid. The Senate version of the act, passed last November, did so by a similarly small margin of 52-47.

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RHA • CONTINUED FROM 1

There was much debate among senators about whether the roommate contracts would be effective.

Some senators believed resident advisers would have more complicated schedules to manage, while others

thought it would not change anything at all.

"Some people may not take the roommate contracts seriously," said Jack Ellis, a second-year business administration student.

Some senators thought the new policy would allow too much freedom and allow things to get out of hand,

while others countered that an RA's responsibility was to handle those issues. Other senators believed that the new policy would not change much at all.

Also at the meeting, RHA passed a \$664 financial allocation for five delegates from USC to attend the No Frills Conference at

the University of West Georgia.

RHA will present comedian Ty Barnett on Feb. 16 at 7 p.m. in the Russell House Ballroom.

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