



Financial help available

Scholarships, loans fill in money gap

Financial aid to college students falls into two categories. The first type, non-repayable, is composed of scholarships and makes up only a small part of the total aid picture. The second type, repayable, concerns, for freshmen, student loans.

Scholarships are not intended to cover all costs of a college education. Scholarships are designed to fill in the gap between the amount of money provided by the family and by a working student, and the estimated cost of attendance.

Almost all scholarships take into account the financial need of the applicant.

Parents whose children are applying for aid from one of these colleges must fill out a Parents' Confidential Statement (PCS). The PCS is a detailed form which assesses the financial ability of the family.

In addition to financial need, almost all scholarships consider scholastic achievement as expressed by class standing and test scores such as MSAT and ACT. In the case of the University of Minnesota, an applicant must rank in the upper 25% of his class, but the precise figure varies. Other criteria are also sometimes taken into account such as character and leadership qualities.

The student applies for financial aid in general on one form, and the University decides whether he will receive a scholarship, a loan, a part-time job

a combination of these, or nothing.

Daniel Patenaude of the University Office of Student Financial Aid advises students intending to enter the University to apply for financial aid before they are accepted.

While college scholarships do constitute a majority of the money available, other types of scholarships have their advantages to the student. Veterans organizations, civic groups, businesses, religious and ethnic groups and other organizations may give annual scholarships.

Considerations beyond need and scholastic achievement are taken into account. Interest in a certain occupation may be required, membership in a certain organization, service to a group, and other factors influence the choice of who gets the scholarships.

The District 623 PTA also offers several scholarships. The Emmet D. Williams award is worth \$450. The awards are determined on the criteria of scholastic standing, character, per-

sonal attributes, vocational promise and financial need.

Daniel Patenaude, financial aids officer at the University of Minnesota, points out that many scholarship winners supplement their funds with student loans. Financial need is not as important a factor in getting loans as with scholarships, so that loans most often help the superior - or middle-class student who does not qualify for a scholarship.

In 1958, the Federal Government established the National Defense Student Loan Program. This is a nationwide system where colleges and universities participating in the program receive nine dollars of Federal aid for every dollar they put in.

Colleges may also loan out their own trust funds. These funds are also limited, and criteria of college performance and need are used. At the University of Minnesota, a student may borrow between \$1,000 and \$1,500 per year from the University if he meets the criteria.

BLUEPRINT POLL

Majority aim towards college

Blueprint recently polled 228 students as to their future plans.

1. Do you plan on attending a four year college? Yes 61% No 35%
2. Do you plan on attending a junior college? Yes 14% No 66%
If so, do you plan on continuing your education after the two year program? Yes 1% No 26%
3. Do you plan on attending a vocational or trade school? Yes 24% No 61%
4. Do you plan on working full-time after you finish high school? Yes 34% No 53%
5. Do you plan on marriage as soon as you graduate from high school? Yes .6% No 80%
6. What is your greatest obstacle in choosing a college?
Cost 35%
Grades 17%
No obstacle 15%
Location 11%
Other 20%
7. What degree do you plan to attain?
BA 28%
Masters 13%
BS .49%

If college is out... what then?

College beckons to many Ramsey students, but more than one third have other ideas in mind.

Vocational school, the armed services, and jobs are the major areas to which some Ramsey graduates go into.

Students at St. Paul Vocational are "quite practical" as an instructor there puts it. They go there to learn a trade. The students attend a class teaching their field for four hours and then attend three one hour classes of related subjects in the other half of the day.

Vocational has a flexible program. Students often do not graduate. Students often work in their trade part-time and when the instructor judges

them ready to work, they begin to work full-time.

Vocational school students must know what field they plan to enter before they start school. This way, they can specialize by learning one field well.

Courses offered in vocational schools cover all the middle-echelon occupations. Such things as sales, craftsmen, clerical work and electronics are included.

Jobs in the Armed Services cover all areas. Career opportunities are much the same as those in civilian life. Engineers, doctors, craftsmen, mechanics, and infantrymen are needed.

One aspect of the Armed Forces are the opportunities for training and further education. They will supply courses for dropouts, pay men to go

to college and train people in almost any trade or profession.

Girls generally have more job opportunities that do not require extensive education. Clerical jobs are available with the business education available at Ramsey.

One glamorous job is being a stewardess. Two Northwest Orient Airlines stewardesses, Julie Walesheck and Judy Olson, explained what being a stewardess is. They both "always wanted to be a stewardess."

They enjoy the freedom of picking their own flights and their own hours. They also enjoy the excitement of the flights and meeting people. As a career, they feel the challenge of the job and the cheap travel make it worthwhile. However, they both say, "It's not a bunch of glamour."