

Students short of money find relief at YMCA

Texas A&M students short of funds may find relief through the Student Financial Aid Office's "Little Loan Program." Students may borrow up to \$20 for 30 days with a 25 cent service charge at the "Little Loan Window" of the Student Financial Aid Office.

Financial aid supervisor Alvin Bormann Jr. points out that "There is no lengthy application procedure involved. Upon presen-

tation of current fee slip and I.D. card, students fill out a loan application with a minimum of required information, and they are issued their loans."

The financial aid office has directed the small loan program since the 1963, but the program has operated at various campus locations since the 1940s.

"The Little Loan Window," Bormann explained, "provides a great service to students by making

available emergency type loans for any and all purposes."

A student need not specify why he needs a loan.

Loans are available to all full-time TAMU students participating in degree producing programs, the supervisor said. In addition, the student should have a good credit record and have repaid any other "little" loans. Students on conduct probation, however, may not receive loans.

GPR is not a criterion for receiving a loan, so even first semester students are eligible.

The small loans from \$5 to \$20. Students may have more than one loan at a time if the total is less than \$20.

Loans may be repaid anytime during the 30 days following issue.

Bormann said those delinquent in repaying their loans will be assessed penalty charges according to the degree of default.

"The penalties are necessary to protect the interests of the donors and the student body," he explained.

Many donors contribute to the fund, Bormann said. A&M clubs, A&M Mothers' Clubs, and memorials in honor of deceased loved ones provide funds for the little loan program. Often students donate to the fund.

Since 1968, the program has made approximately 29,000 loans

totaling over \$500,000, Bormann noted.

"This loan fund probably receives more activity than any other, and the number of students serviced is greater than through any other program," he said.

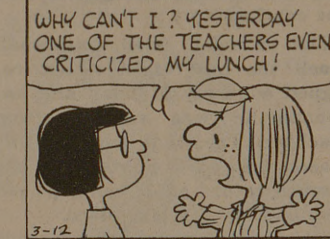
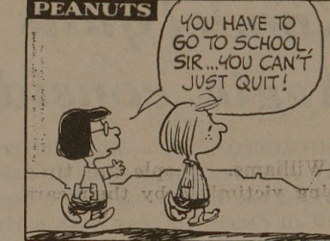
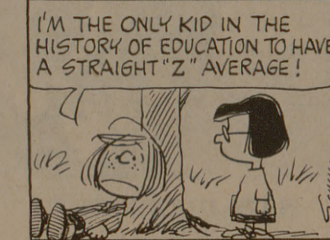
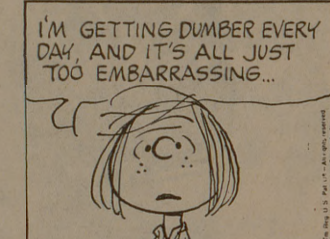
"TAMU's 'Little Loan' program is unique among colleges and universities throughout the nation," the supervisor continued.

Bormann explained that the financial aid office receives let-

ters asking how to operate the program, and has conducted briefings and workshops in the state through the Texas Association of Student Financial Aid Administrators.

Students may apply for loans at the Student Financial Aid Office on the third floor of TAMU's YMCA Building.

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