

Students get care for minimal cost at Health Center

By Scot Walker
Staff Writer

The A.P. Beutel Health Center offers Texas A&M students quality medical care for a fraction of the cost of a stay in a private hospital, a center official said.

T.P. Lackey, administrative assistant to the health center director, said that each student's \$15 health service fee entitles him or her to 10 days of free in-house care per semester.

"Your 10 days of free care includes all the medical care you need, with the exception of any prescription drugs," Lackey said.

In comparison, Dolores Barrett, admissions clerk at St. Joseph Hospital in Bryan, said that a semi-private room for an overnight stay there costs \$204.

Lackey said that the health center does charge the student for any laboratory tests that cannot be performed in the center. However, he said, only about one in 10 students ever requires such an outside test.

"Whenever such a very sophisticated test has to be performed and we can't do it ourselves, the only cost we pass along to the student is that of the actual test itself," Lackey said.

Overnight patients also are charged \$2 for each meal, unless they participate in a meal plan. In that case, the Department of Food Services reimburses the center for the cost of the patient's meals.

Lackey said that while the student is in the hospital, all in-house x-rays and lab work, physical therapy and nursing duties are performed free of charge.

"If the student insists on seeing the doctor every day, it's still free," Lackey said.

Ambulance service by the University's Emergency Medical Services also is provided at no charge.

Students who remain in the center's hospital for more than 10 days are charged about \$35 for each additional day they stay. That fee covers all care and services that the center can provide and any return visits

(for continuing physical therapy, for example).

Lackey said most students admitted to the center do not exceed a 10-day stay. "Right now, our average stay is about two or two and one-half days," he said.

When students stay over 10 days, they are billed for the additional charges. Lackey said that some students do not have health insurance and are unable to pay their bills.

"In that case, we try to work out a billing system so that the student can pay off his bills by the week or by the month or however he can do it," he said.

Students should try to pay all of their bills before the end of the semester, Lackey said, so they are not blocked from class registration.

"Of course, the student financial aid office will make available short-term loans to help the student pay the bills," Lackey said. "For any and all students who were really hard up and couldn't pay, we have been able to work something out."

The magnetic strip at the bottom of each student's identification card makes it possible for the center to prevent non-students from fraudulently using the center's services, he said.

"We make each patient present an ID card, and we have a magnetic strip reader that checks against SIMS (Student Information Management Service) to ensure that the person is actually a student," he said.

The \$15 health center fee alone is not enough to fund the center, Lackey said.

"The student services fee also subsidizes us to an extent," he said.

A small amount of revenue also is generated by treating University employees hurt on the job. Lackey said that because the University is self-insured to cover workman's compensation claims, it reimburses the center for treating those patients.

The most common reason students come to the health center is for treatment of sports-related injuries.

"The reason for that is the enormous intramural sports program this school has," Lackey said.

Financial aid office advises students on loan payments

By Juliette Rizzo
Staff Writer

Graduating seniors who have taken out long-term loans have six months from the day they graduate to begin making repayments.

Deborah M. Herold, Texas A&M financial aid assistant, said that students should consult with them before they graduate. This "exit interview" is the responsibility of the borrower, she said.

"We're here to try to keep a student's loan debt to a real minimum so that they don't get out of here deeply in debt," Herold said.

Many students utilize the long- and short-term loan programs available to them through the University, she said. Long-term loans are financial need-based, and short-term loans are granted for what are determined to be valid reasons.

Last year, the University processed at least 10,000 short-term loans and at least 13,000 long-term loans. Emergency Tuition and Required Fees Loans are short-term loans available to students at an interest rate of 5 percent. Those loans must be repaid within 90 days during the regular semester and within 30 days during the summer session.

For 25 cents, students can also take out a "little loan" of 50 dollars that is repayable within 30 days.

"Short-term loans can be used for anything that would be needed for a student to stay in

school from food and rent to doctor bills and senior rings," Herold said. "Senior cadets can even borrow money for senior boots and sabers."

"But there's one thing we don't let students borrow money for, and that's paying back loans," she said.

Students who are having difficulty paying back short-term loans can contact the financial aid office for assistance.

"There is a policy that if a student comes in to visit with us before the six month due date, we will work out an extension where they can pay at least 50 percent of the outstanding balance," Herold said. "They can pay half and we will extend the date for 30 days."

However, the interest rate increases from 10 to 15 percent after the due date, she said.

"We will hold a loan for 90 days in this office," Herold said. "After 90 days, the account is reported to the Credit Bureau and then sent to the National Collection Agency."

When having difficulty paying back a long-term loan after the six-month grace period after graduation, the student must contact the lender to work out terms of repayment.

Don Engelage, acting director of financial aid, said, "If a student is having problems with money, there's no reason for him to leave the University without seeing what we can do for him."

He said that if students don't arrange ways to make their financial payments, they can wind up in serious financial dilemmas.

"Nowadays, it's so important to keep a good credit rating," he said. "On short term loans, students have got to work with us here and on long term loans, students have got to let their lenders know where they are and what is going on."

"It's very important to keep in touch with the lender," he said.

Herold said that because the government is instituting stricter loan policies, if students do not pay back a loan, the government is entitled to keep their income tax refunds and garnish their wages.

Students who do not pay back loans are put into a state of default, which means the student is not eligible for any other financial assistance until the default is resolved with the lender, Herold said.

"Defaults are very difficult to resolve," she said. "A default stays on a student's record for seven years."

Even after a defaulted loan is repaid, the default still is noted on the student's credit ratings.

"For some reason, seniors like to buy new cars and houses," Herold said. "But if the credit bureau shows bad credit ratings, this is not possible."

"Your whole life is on one sheet of paper and it either looks good or it doesn't."

Required English, civics classes for amnesty recipients fill quickly

EL PASO (AP) — Thousands of immigration amnesty recipients already have signed up for new English and civics classes so they can be eligible for permanent residency, school officials say.

In El Paso, where about 25,000 — or 5 percent — of the city's residents signed up for amnesty, one school district already is surpassing its enrollment expectations for the year ending next Sept. 30.

"We're worrying about overcrowding right now," Don Vickars, the El Paso Independent School District's administrator for adult education, said.

The school district holds English and civics classes and subcontracts courses with small area school districts, El Paso Community College and the Catholic diocese. When the first classes began Oct. 4, Vickars was estimating that 5,000 amnesty recipients would enroll the first year.

"With our numbers, and with what the community college could end up with and the Catholic diocese, we're already going to exceed 5,000," Vickars said Tuesday, barely a month into the program. He said he now expects at least 7,500 students by next September.

Under the Immigration Reform

and Control Act of 1986, people who had lived in the United States illegally since before Jan. 1, 1982, were allowed to apply for temporary residency and amnesty from deportation.

Under the act's second phase, most amnesty recipients must learn English and civics within 30 months to gain permanent residency. The federal government is funding the English and civics courses through school districts.

The classes, most of which are offered at night, are free to amnesty recipients. The overwhelming majority of amnesty recipients in West

Texas are Spanish-speakers from Mexico, El Salvador and other Latin-American countries.

Vickars said 4,416 amnesty recipients are taking classes with El Paso ISD and several small school districts in the area. About 850 to 900 people are taking classes with the community college, said Connie Gonzalez, secretary for the college's amnesty program.

About 3,000 people are taking classes with Ysleta Independent School District in east El Paso, said Tito Martinez, supervisor of the district's adult and youth programs.

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