

Cleaning-up their act



Lynn Booher/THE BATTALION

Gregory Luna cheers on Tina Blackshear as she practices for the Custodial Olympics. A&M custodians will compete on March 17.

College graduates leave with diploma, debt

The Associated Press

WASHINGTON — Hillary Wicai has her dream job as a television reporter, but she can't afford the clothes that make her look professional on the air.

She's trying to pay off "an enormous debt, probably \$20,000 or \$21,000" for the year at Northwestern University's Medill School of Journalism that helped her land the job. And that's on a novice newperson's salary of \$16,000 a year.

"All my clothes are gifts," says Wicai, who works for WLFI in West Lafayette, Ind. "Every single thing I have for work was given to me. My mother, my grandmother — they shop for me for bargains."

Millions of today's students must smirk when, studying Shakespeare, they come across Polonius' advice to his son Laertes, "Neither a borrower nor a lender be."

If they weren't borrowers, they wouldn't in college be.

And after they get out, their debt can influence the course of

their lives. A study finds that many graduates in debt postpone marriage, delay having a family, hold down two jobs, even put off medical care.

Much attention has been paid to college borrowers who default, but relatively little to the impact of indebtedness on the 12.5 million who ploddingly, month after month, pay off their loans.

Collectively they owe \$41.9 billion. Many are still in hock 10 years after graduation.

No time for these young people to backpack across Europe; no year off to "find themselves" — they've got debts to pay!

"There are students who would like to take a couple of years of their life and go to work in the nonprofit sector, and return something to their country before they mush on with their careers," said Victor Lindquist, director of placement at Northwestern.

But they feel they are unable to do that and still meet their financial obligations. The clock begins ticking once you graduate.

For a variety of reasons — col-

lege tuitions have soared, more people of all incomes are enrolling and there are more loan programs available — more students are leaving school in debt.

In many schools, 70 percent of the student body must borrow. One survey said that the average undergraduate borrower carried away a \$7,900 debt. Those who also borrowed for an advanced degree owed \$31,000.

And the burden is compounded when one student debtor marries another.

"When I was in school in the 1950s, I had three jobs and worked summers," recalled Lindquist. "If you hustled you could make your way through."

Joanne Peevey, director of career and counseling services at the University of Houston at Clear Lake, said some graduates with loans leap at the first job offer that comes along "rather than taking the time to find the job that fits their skills and interest. So they pay a price."

Debt, of course, isn't a burden for every borrower. Jerry Heet, a

Northwestern computer engineering graduate with AT&T Bell Laboratories in Naperville, Ill., the first member of his family to go to college, finds his loans an inconvenience, but not much more.

He pays back \$110.59 a month. He knows the figure by heart. He said he had to postpone buying a new stereo system and drove his 1981 Nissan 220SX "basically into the ground."

"But looking at what it gave me — a great education — would recommend borrowing rather than going to a lesser school," Heet said.

Newscaster Wicai agreed. "Could I have gotten this job without that degree?" she asked. "Yes. But would I have been prepared? No. I wanted to be the best entry-level reporter I could be, so I could feel confident in my abilities."

"My lifestyle is dictated by two things — my loan and my lack of income," she said. "I could have had these loans and been a stock broker and been OK. But the combination means I have no social life."

Nutrition

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• If you drink alcoholic beverages, do so in moderation. Alcohol can block some nutrients from being absorbed. It also replaces nutrient dense calories needed for exercise with empty calories.

• Generally try to increase physical exertion and movement in all of your daily activities or start a regular exercise plan of 20 minutes of aerobic exercise three to five days a week.

Try these tips to incorporate exercise into your daily routine:

- 1) Park farther away from your destination and walk.
- 2) Fast walk or ride a bicycle to class

instead of riding the bus.

- 3) Take the stairs instead of using the elevator.

- 4) Plan fun group activities that include exercise like swimming, tennis, biking, or walking.

If you are interested in more information on diet, please contact the Health Education Center.

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