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December 11, 1970

TO:

Black Student Recruiters

FROM:

Charles O. Decker, Dean of Students College

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Financial Aids: Basic information concerning financial aid resources which are available for five students during the second semester 1970-71.

Following is a summary of the discussion held in President Hartung's office on Thursday, December 10, 1970, concerning financial aids resources available for the second semester of this school year which may be used to support a maximum of five (5) black students who might register in the University of Idaho on February 1 and 2, 1971:

- 1. In summary, you may guarantee those students who qualify (see 1A below) that the University of Idaho will provide each individual a financial aids package with a value (maximum) of \$1300 which will meet the estimated \$1300 (see number 2 below) costs for coming to Moscow and attending the University of Idaho for the second semester.
 - A. To qualify for certain segments of these proposed "packages" of financial aids (see number 3 below) it is necessary that the 1970 income of both father and mother be in the lower brackets. To be eligible for Economic Opportunity Grants (EOG), for example, a general guideline for this purpose is a gross family income in the five to six thousand dollar (\$5,000 to \$6,000) range and below. For National Defense Student Loans this combined annual income figure can be several thousand dollars higher.
- 2. The cost figure which you should use as a base for this project includes the basic costs (fees, out-of-state tuition, room, board and books) plus an arbitrary figure of \$335 for miscellaneous personal expenses, including travel to Moscow and return home. Following is a breakdown of these costs as estimated for the second semester, 1970-71.

<u> Item</u>	For	2nd Semester
Registration Fees		160.00
Out-of-State Tuition Residence Halls Room Rent .		275.00 150.00
Board (meals under Plan C @ 20 meals per week) Books and Supplies		305.00 75.00
Miscellaneous personal (including travel)		335.00
Total estimate for semester	\$1	.300.00

We believe this figure for miscellaneous personal expenses to be a reasonable one. In fact, it is probably higher than what will be spent by the average University of Idaho student during the second semester. If, for example, we assume that the student spends on the average of \$10 per week for miscellaneous personal items this would total \$170 for the second semester. This would leave a balance of \$165 to meet travel costs. The round-trip bus fare from Los Angeles to Moscow is \$81.25. From Chicago to Moscow and return is \$108.25.

3. Following are brief summaries of the several types of financial aids which can be used to build financial aids packages to meet the expenses of the black students whom you may talk with about coming to the University of Idaho:

A. Scholarships:

- (1) Out-of-state tuition. This is a waiver which covers the cost of tuition (\$275 per semester) charged non-residents of the State of Idaho.
- (2) Room Scholarship. This is a waiver of one-half the semester room charges for living in a University of Idaho Residence Hall. (The semester room rent charge to all students is \$150. For holders of room scholarships the cost would be \$75.)
- (3) ASUI scholarship. Cash scholarship in the value of \$150 per semester. Based on activities, scholarship (grades) and/or high need.
- (4) Mary Hall Niccolls scholarships. Cash scholarships in the amount of \$250 per semester. These go to women students registering for a major in Home Economics who have shown evidence in the past (high school or college) of an interest in the field.
- B. Educational Opportunity Grants. These are outright grants (no need to repay) from funds established by the Federal government to assist undergraduate students of exceptional financial need. Grants range from \$400 to \$1,000 annually depending upon level of demonstrated need.
- C. National Defense Student Loans. These must be repaid following completion of college training, except for certain "forgiveness" features (see below). These are long-term loans available through the University from funds supplied by the Federal government. There is no interest charged for National Defense Loans while the student is in college or on a deferred repayment status (military service, Peace Corps, VISTA). Interest at the rate of 3% begins to accrue nine months after the borrower ceases to be a full-time or half-time student.

There are further provisions for "forgiveness" of all or part of National Defense Loans as follows: Up to 50% of the loan may be cancelled if the borrower becomes a full-time teacher. Such cancellation is at the rate of 10% a year up to a maximum of five years. Teaching in a low-income area (as defined by the Federal government) or teaching handicapped children can result in a 15% per year cancel-

lation of the loan up to the entire amount. Military service can result in cancellation of a National Defense Loan up to 50% at the rate of $12\frac{1}{2}\%$ per year.

- 4. Following are several examples of how different financial aids packages could be structured to meet these costs:
 - A. If the student were to receive an ASUI scholarship based on activities/leadership/or high need:

	<u>Value</u>
ASUI scholarship (cash) Out-of-state tuition scholar-	\$150.00
ship (waive)	275.00
Room Scholarship (waive one-half)	
Educational Opportunity Grant	500.00
National Defense Student Loan	
Total Package 1 \$	1300.00

B. If a woman student were motivated towards the field of Home Economics she might qualify for a Mary Hall Niccolls Home Economics Scholarship:

Mary Hall Niccolls Scholarship \$250.00
(cash)
Out-of-state tuition scholar-
ship (waive) 275.00
Room Scholarship 75.00
(waive one-half)
Educational Opportunity Grant 500.00
National Defense Student Loan <u>200.00</u>
Total Package \$1300.00

C. If the student should <u>not</u> qualify for either an ASUI or Home Economics scholarship, the package might be built as follows:

Out-of-state tuition scholar-
ship (waive) \$275.00
Room scholarship
(waive one-half) 75.00
Educational Opportunity Grant 500.00
National Defense Student Loan 450.00
Total Package \$1300.00

- 5. Application forms required: The following forms must be filed by all individuals whom you interest as potential applicants for admission to the University of Idaho and as potential recipients of financial aid made available through the University: (copies attached and a supply available to each recruiter).
 - A. Application for Financial Aid. This form used to apply for any one or all types of financial aid available.
 - B. "Financial Aid Questionnaire" developed by the College Scholarship Service. (This is a simpler form than the Parents Confidential Statement and is used in those cases where the family income is low and who have few if no assets.) There is no charge for using this Financial Aids Questionnaire and it is to be returned directly to my office along with the Application for Financial Aid.

If we are to structure a financial aids package for the second semester and have time to inform the prospective students of the action taken in connection with their applications, these forms should be returned (in the self-addressed stamped envelopes provided) no later than January 10, 1971.