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## Medical School Loans

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## Medical School Loans Testimonials

Johnny K | Pittsburg, PA

The loan representative handling my loan was extremely aggressive in following up on a consolidation application I started. And I'm thankful for that. Because of all the reminders, and the convenience of pre-paid FedEx envelopes, I'm sending my application back and will save lots of money. Thanks for not forgetting about me.

## NEW HAMPSHIRE UNIVERSITY SYSTEM APPROVES TUITION AND AID INCREASE

- AMIT AGARWAL

The University System of New Hampshire's board of trustees has approved a budget that includes a nearly 7% tuition hike for 2007-2008 in-state students. The budget also includes a 5.2% increase in tuition for out-of-state students along with an 11.3% increase in student financial aid. The university system has been increasing tuition and aid since 2000. Since then, tuition has risen by about 6% each year, while financial aid has increased by about 12%.

Tuition for in-state students will be up by 6.9% at the University of New Hampshire, where students will have to pay \$19,238. Plymouth State University and Keene State College will witness similar percentage increases; their students will have to cough up almost \$16,000. Tuition for out-of-state students at UNH will be approximately \$32,000, while Keene and Plymouth students will pay about \$23,000.

The board approved a \$384 million operating budget for 2007-2008 and a 5.1% increase from the current budget. It also voted to establish a doctoral education program at PSU. State

funding increased by 4.1% to \$96 million.

The financial aid increase includes funding for the Affordable College Effort (ACE) and grants for New Hampshire residents. Recipients of ACE awards need to be eligible in-state students who in the coming fall will be full-time freshmen or sophomores. Combined with other financial aid, the awards will pay for students' direct costs of attendance for their first two years. Last year, ACE helped about 130 incoming freshmen, who received around \$4,625 each.

The trustees want to direct as much support as possible to assist lower-income state residents while expanding the demographic of college graduates in New Hampshire. According to vice chancellor and treasurer Edward MacKay, the board struggles every year to balance its increases in financial aid with fee hikes. This year, the legislature has granted \$10 million less to the university system than the board requested. MacKay added that if their request had been fulfilled, tuition hikes would have been about 2% lower.

## TEXAS A&M CHARGED WITH FAILURE TO REPORT HUMAN EXPOSURE TO BIOLOGICAL AGENTS

- AMIT AGARWAL

The Centers for Disease Control and Prevention has indefinitely suspended Texas A&M University's federal research on the most dangerous infectious diseases. The university allegedly failed to report two 2006 incidents of researcher exposure to biological agents.

The Sunshine Project, an Austin-based bioweapons watchdog group, released records indicating that in April 2006 three biodefense researchers were exposed to the weapons agent Q fever. A couple of months earlier, another researcher fell sick after being infected with Brucella while cleaning a room that was used to assess the effects of the bacterium on mice. Sunshine Project organizers obtained the

lab's accident report under the state's Public Information Act. Although not usually fatal to humans, both diseases are difficult to cure.

The university reported the Brucella mishap to the Centers for Disease Control and Prevention more than a year after it occurred. The Q fever case, however, remains unreported. Federal law requires that such incidents be reported within seven days. The CDC sent a memo to Texas A&M questioning the university on its safety standards and security plan. It threatened to permanently annul A&M's authority to conduct research using "select agents." The memo added that federal officials would visit the campus to assess records and interview researchers.

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To comment to the editor, Carleen Trapp, call 626-243-1881.

A&M interim president Eddie Davis said the university would fully cooperate with CDC investigators. Officials at the university agreed they did not follow protocol with respect to the Brucella case but differ on allegations of rule breaking in the Q fever case. In their defense, they stated that the diseases have not killed anyone, are not very contagious among humans, and have not endangered the public.

Texas A&M is in charge of the National Center for Foreign Animal and Zoonotic Disease Defense, which has been designated a "center of excellence" in the U.S. The center receives \$18 million in funding from the U.S. Department of Homeland Security in the form of a biodefense research grant. The researchers had been working on vaccines for Brucella and Q fever. Both agents are considered "terror agents" and could be used in biological warfare.

## NEWS IN BRIEF

### **KEY AMENDMENTS TO COLLEGE COST REDUCTION ACT SUBMITTED**

Per the July 3 deadline set by the Rules Committee, committee members have submitted their proposed amendments to the controversial College Cost Reduction Act. The bill cuts \$19 billion in subsidies to lenders participating in the Federal Family Education Loan Program (FFELP) and shifts the funds to Pell Grants and other forms of student financial aid. Among the amendments submitted were Rep. George Miller's proposal to create a new fee for guaranty agencies and Rep. Howard McKeon's substitute bill that would transfer more money to increase Pell Grants. The Rules Committee, which will meet the week of July 9, 2007, will grant a rule to structure the amendment process for floor consideration of the act.

### **NASFAA PRESIDENT SET TO RETIRE BY DECEMBER**

Having served 32 years as president of the National Association of Student Financial Aid Administrators (NASFAA), Dallas Martin is finally set to retire by December. An announcement of his retirement was made by email to the NASFAA board by its chair, Janet Dodson. According to Dodson, Martin began making his retirement plans a year ago. His last year as president of the organization has not been his smoothest, as student loan scandals have hit not only NASFAA members but also the organization. Martin earlier criticized New York Attorney General Andrew M. Cuomo for his harsh words against college financial aid administrators and later had to apologize after seeing the extent of Cuomo's findings. The group also chose to embrace the code of conduct created by Cuomo. Reportedly, some NASFAA board members were unhappy with Martin's decision to settle with the attorney general.

### **SPELLINGS ANNOUNCES EDUCATIONAL GRANTS FOR ALASKA NATIVES**

Eight Alaska organizations will receive grants of \$3,514,590 to help them meet the distinctive educational requirements

of Alaska natives. The establishment of three-year Alaska Native Education Program Grants was announced on July 2 by U.S. Secretary of Education Margaret Spellings. The funding will be used for a variety of unique projects, including parental involvement programs, dropout prevention, school construction, and teacher training. According to Spellings, the awards will aid in the development and operation of schools in rural Alaska. The program has received 51 eligible applications from organizations across Alaska.

### **MAINE TRIES TO CURB "BRAIN DRAIN"**

Gov. John E. Baldacci signed into law legislation that will offer graduates tax credits for repayments on their student loans if they decide to work in Maine. Eligible graduates will save \$1,500 on their income taxes for loans taken out to complete associate's degrees and \$5,500 for loans taken out to complete bachelor's degrees. Initiated by Opportunity Maine and the League of Young Voters, the bill establishes a 10-year program that is expected to cost the state \$62 million in income tax revenue by 2017. Supporters of the bill state that taxes paid on higher salaries earned by graduates will make up for the costs of the program.

### **REGENT EDUCATION ENHANCES ITS FINANCIAL AID SOFTWARE SOLUTION**

Regent Education, a financial aid software solutions provider serving higher education institutions, has launched a multilingual Student Self-Service Portal that enables students to work in the languages of their choice. Regent's Student Self-Service Portal can also be integrated with institutions' existing portals. It helps students manage financial aid and communicate with their financial aid offices 24/7 from laptops, PDAs, and cell phones. Apart from other benefits, the portal allows students to view, accept, and reject awards in real time; view their application status and academic progress status; and view messages and information pertaining to their loan histories. Regent has provided financial aid software for more than 30 years.