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## Medical School Loans

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## Medical School Loans Testimonials

**Michelle H., St. Louis, MO**

I was always under the impression that I had to wait until I got out of school to consolidate. Medical School Loans explained that I could, and helped me through it. Thanks to them I was able to lock in a low interest rate, which saved me \$6,328.

## ITHAKA ADVOCATES ONLINE PUBLISHING BY UNIVERSITIES

- NIHIT AURORA

Scholars studying at American universities have a wide range of avenues available to them for distributing their scholarly work. The Internet has added an extra dimension to their endeavors, extending the concept of academic publishing to include “virtual” publishing.

The nonprofit group Ithaka provides a variety of services that benefit higher education. It recently published a report calling for the use of the Internet and new technology for scholarly publishing by universities in the United States.

Traditionally, universities in the United States have made use of university presses to disseminate their scholarly knowledge. Ithaka’s report, “University Publication in a Digital Age,” reviews the role of universities in the United States and their role in publishing scholarly works. It states:

- Universities should become actively involved in publishing their own scholarship and should desist from letting others publish this information for them.
- Administrators should make greater efforts to recognize the role played by university presses. Furthermore, universities should seek strategic partnerships to lower costs and extend the reach of scholarly publishing.
- University administrators and others should play active roles in rejuvenating the university publishing system by stimulating action and initiating investment.
- Existing university presses should extend their familiarity to the electronic publishing environment. Currently,

university presses are facing a variety of financial challenges. Adapting to electronic methods of publishing will help them overcome these challenges.

- Universities should collectively invest in a technological platform that can “support innovation in university-based, mission-driven publishing.”

Ithaka’s report documents that scholars are increasingly turning to online systems to locate and utilize scholarly literature. Moreover, newer publishing models are emerging following the onset of electronic publishing. These models not only reduce costs but also make published material widely available. This means that university presses will need to adapt to more cost-effective and efficient practices like shorter print runs, smaller inventories, and print-on-demand.

If these measures are taken, Ithaka argues, university-published electronic literature will become capable of offering viable alternatives to commercial scholarly publications, which present formidable competition due to their marketing power and intensive capital resources. University presses will also strengthen their traditional role as “knowledge arms” by improving their viability and financial stability.

Ithaka downplays print publishing and argues that digital publishing will give more flexibility to university presses in terms of the role they play. It also stresses the importance of the cooperation of libraries and other institutions in accommodating digital products. The report takes the view that while a significant portion of the academic community has adapted to the online environment, administrators have been slow to follow up on this trend.

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

## **START BUYING THE MUSIC OR FACE IT, SAYS RIAA**

- SURAJIT SEN SHARMA

On July 18, the Recording Industry Association of America (RIAA) sent out more than 400 letters to 23 schools informing them of illegal downloading of music on their campuses. The RIAA asked the universities to forward the letters to errant students. The University of Florida received around 50 letters, while Florida International University received about 16. Ohio State University received 19 letters and forwarded them to students. Several universities, including the University of Wisconsin and University of North Dakota, have refused to comply with the RIAA's request.

Since February, the RIAA has sent out more than 2,400 pre-litigation letters to campuses across the country in an effort to check illegal downloading and music sharing. However, many remain skeptical of the methods adopted by the RIAA and its decision to target college students.

Many students have illegally downloaded music on their computers; the RIAA knows this and has decided to target them. The minimum fine would be \$750 for each shared copyright recording if a lawsuit is filed against a student. Cara Duckworth, a spokeswoman for the RIAA, said the industry has lost hundreds of billions of dollars due to on-campus piracy. It

plans to get some of that back. According to the RIAA website, students illegally download music at a disproportionately higher rate than other groups, and according to recent surveys, more than half of college students currently download music illegally. The sources of and methods used by these surveys have not been revealed.

Because it is not possible for the RIAA to identify specific students who have made illegal downloads, it has asked the schools to identify errant students and forward letters to them. If no response is received from a school by a certain time, the RIAA will file a "John Doe" lawsuit and subpoena the school for the identities of the errant students. Each student will get one last chance to agree to an out-of-court settlement, and if that doesn't work out, a lawsuit will ensue.

During 2006, the RIAA gave more than \$4,000 to Florida Representative Rick Keller, who introduced the Curb Illegal Downloading on College Campuses Act of 2007 in Congress this March. However, Keller's chief of staff has stated that Keller's actions were not influenced by the RIAA's donation to his campaign.

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**NEWS IN BRIEF**

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**REPORT REVEALS 76% OF FULL-TIME UNDERGRADUATES RECEIVE FEDERAL AID**

The Department of Education's data collection and analysis division has published its report on financial aid to undergraduates. The report states that as many as three-fourths of full-time undergraduates (76%) received financial aid, while a large number of them (60%) received federal government aid. Similarly, in its yearly *Digest of Education Statistics* for the 2005-2006 school year, the National Center for Education Statistics (NCES) reveals that of the 54% of part-time undergraduate students who received financial aid, 38% of them received federal aid. Full-time students received \$9,899 in aid per year on average, while part-time students received approximately \$4,860 annually. The average federal aid amount was \$7,304. The annual NCES digest, published since 1962, says that more than half of full-time students took out loans to pay for their education, with the average cost of tuition at a public four-year university exceeding \$13,000 per year and the average tuition at a private four-year university costing more than \$36,000 per year.

**SENATE APPROVES REWORKING OF HIGHER EDUCATION ACT**

The U.S. Senate has approved an overhaul of the primary law governing federal aid to colleges and the students who attend them. The Senate-approved version of the act includes a condition that states college and university financial aid officers who receive anything of value in exchange for promoting a lender will be considered to be acting illegally.

Reauthorization of the Higher Education Act has been delayed since 2003 and still awaits the U.S. House and President Bush's consent before it becomes law. The Senate's stipulations require colleges and universities to adopt codes of conduct akin to the code New York Attorney General Andrew M. Cuomo devised for governing the behavior of financial aid officers and lenders. A five-year reauthorization of the bill would also require colleges and universities to furnish detailed information on their charges and how they spend money. This move would make individual schools' fee structures more transparent, allowing for easier comparison of similar schools.

**STEVE COLL TO HEAD NEW AMERICA FOUNDATION AS PRESIDENT AND CEO**

Steve Coll has been appointed as the New America Foundation's new president and CEO, effective September 2007. Coll will replace Ted Halstead, the founding president and CEO of the foundation. Halstead will, however, continue to serve on the foundation's board. Headquartered in Washington, DC, the New America Foundation, which also has offices in California and New York, is a nonprofit, post-partisan public policy institute. James Fallows, chairman of New America's board of directors, said the foundation will benefit from Coll's "right combination of intellectual energy and achievement, managerial experience, and personal stature and integrity." A former managing editor of *The Washington Post*, Coll is currently a staff writer for *The New Yorker*. Coll has also authored numerous books, and he won Pulitzer Prizes in both 1990 and 2005.