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**More bucks:
Feds pump \$60 mil
in student loans**

OTTAWA (CUP)—Secretary of State Serge Joyal confirmed rumours March 18 that the federal government will pump \$60 million more into student loans.

He also said the government will make part-time students eligible to aid and give graduates a longer grace period before they must begin repaying their loan.

Joyal announced the maximum loan ceiling will be raised for the first time in nearly a decade, from \$6.25 to \$100 per week. About 20,000 to 30,000 part-time students will be eligible for federal loans for the first time and the grace period for graduates will be extended from six months to two years.

The Canadian Federation of Students is claiming a victory with the extension of loans to part-time students, because it has been lobbying for that for several years. CFS leaked the details of the federal student loan changes seven weeks before Joyal's announcement.

Although CFS is generally happy with the changes, it would have preferred the government to have implemented a planned bursary program rather than larger loans. The federal government was on the verge of announcing a bursary scheme in the fall, according to CFS, but dropped it in a wave of cost-cutting.

CFS executive officer Diane Flaherty maintains that by giving students larger loans the federal government encourages students to go further into debt, discouraging poorer students from taking out loans.

Peter Rans, president of the Dalhousie University Students' Union, labelled the student loans a disincentive. "It's reasonable clear that for people from lower-

income families there is a psychological barrier to taking out a loan." He said taking out a loan is too high a gamble for most lower class persons.

But Joyal told reporters that the higher loan ceiling would allow more students to go to school. "I don't think that I am increasing the burden of the loan debt," he said. "I'm helping them."

MP David Orlikow (NDP-Winnipeg North) disagrees. He thinks students facing a larger debt load will be deterred from attending university or college.

"When the student aid system was first announced people could assume that almost everyone could get a job and taking out a loan wasn't so bad," said Orlikow. But he said current high unemployment and the 15.9 per cent interest rate on loans consolidated during 1982-83 are deterring students from taking out a loan.

Orlikow said he would prefer to see a smaller loan program and a federal bursary scheme targeted at lower-income students. He also thinks the 18-month extension in the grace period is inadequate and students should not have to repay their loans until they find a job.

Joyal plans to introduce legislation for the changes soon, but Parliament Hill sources say they won't take effect until January. The federal government is also studying relief for students paying high interest rates, he said.

Meanwhile, two provinces are making their bursaries harder to get. Newfoundland students will now have to take out a \$900 provincial loan before they are eligible for a bursary. The old ceiling was \$575.

Nova Scotia has laid out more stringent criteria for qualifying for a bursary.

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