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Thousands skip loan repayment

OTTAWA(CUP)—The Secretary of State expects about 20,000 students to default on their student loans this year as more and more graduates find themselves without work.

"The number of students who default on their loans is rising," says Theodore Kubacki, manager of the Canada Student Loan Program.

Last year about 16,000 students defaulted on their loans and in 1982, about 12,000 failed to muster up the money.

Kubacki says students who were unable to find jobs several years ago returned to school to improve their chances. He says they ended up with greater debt-loads than ever.

"Now they've graduated and there's still no jobs."

The manager estimates that \$40 million must still be collected on from students who had loans extending as far back as 10 years ago.

The Liberal government has

hired three collection agencies—FCA International Limited of Montreal, Associated Credit Bureaux of Canada of Toronto and Canadian Bonded Credits of Agincourt, Ontario—to collect the \$40 million debt.

The agencies are governed by a stringent set of regulations, says Kubacki. "Students are not to be hounded or chased down. The agencies are not to badger parents or convince students to take out another loan.

A collector will be removed from an account if program officials discover that he or she has been using "inappropriate behavior" in collecting a debt.

Students who encounter difficulty repaying their student loans should contact their loan officer, says Kubacki. Those who can prove they are unemployed may be eligible for an 18-month extension period in which no interest is collected. All students with loans are given a six month interest-free period before their debt is due.

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