

The hassle of student loans

Student loans. For a lot of people they're the most bitter-sweet part of going to university. You love them when you first get them. You're astounded at how fast they disappear. And years later you hate the fact that they're still hanging over your head.

It's a tired subject, I know. Everyone's ranted at some time or another, or at least heard their friends rant, about how unfair it is to saddle students with huge debts for going after an education that should be accessible to people of all incomes.

What I want to rant about now, though, is a smaller but sometimes equally aggravating aspect of the student loans process. That student debt exists in the first place is something I'm pretty resigned to, even though I think it's unfortunate. But what makes me really angry is the unbelievable hassle so many people have to go through to get them.

Of the many people I know who have government loans, by far the majority of them — myself included — have a sob story to go with it. Stories of eating kraft dinner and borrowing money from friends for weeks while they waited for a loan that should have been processed ages ago but wasn't because of some weird technicality or obscure document they didn't know they needed. Stories of sitting on the phone for an hour at a time trying to get past the waiting queue and through to a human being. Stories of leaving the student assistance office in tears because after having sat in the waiting room all morning the staff were unable to tell them anything they didn't already know.

Student loans are necessary, whether we like it or not. But these bureaucratic stumbling blocks are not. It's bad enough we have to consign ourselves to owing huge sums of money before we even know where that money will be coming from. But to have to go through so much anxiety, so much indignity, in

some cases to practically have to get down on our knees and beg them to look at our file, is unacceptable.

And sometimes I think that the only reason the process so difficult is because we're students. We're young, relatively inexperienced, often we don't know a whole

aside on some special shelf for several more weeks, and the only way to speed up the process is to essentially set up camp in the student loans office.

The frustrating thing is that the government seems to think this is all okay. We're not worth the extra money it would take to fix things up, because after all, we're just students. The way they see it, they're lending us money to spend four years mooching off of society, and we should be thankful for every penny we get.

Why should we have to deal with that attitude? Going to school is long and hard, and anyone who puts themselves through it should be congratulated, not punished. We're training ourselves to be responsible, intelligent, and well-equipped to deal with society's many inherent problems. We shouldn't be made to feel like we're an inconvenience, a burden because of it. The money the government lends us is an investment. Not only will they be paid back directly, by us; they'll also be repaid by the presence of a well-educated population that is able to build a better world for them to age in.

Maybe I'm making a mountain out of a molehill. Maybe I'm wasting my time complaining about the smaller problems and not focusing enough on the big ones. But the anxiety I've seen people go through to get the money they need to be here strikes me as completely pointless, even cruel. And I wonder, if a Member of Parliament had to go through what I did, or even just watch one of their kids go through it, how long would they stand for it?

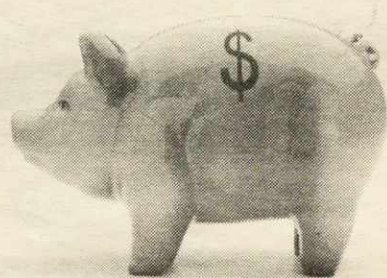
Katie Tinker

EDITORIAL

lot about how the financial world works. And while we may whine a little about what a pain in the neck it is to deal with the student loans people, we put up with the hassle because we know that if we want to borrow the government's money we have no choice.

A university education is expensive. For people who don't have a lot of money, coming to university would be impossible if they couldn't get loans. I don't deny that we're lucky to have a government that is able to help those people out. Nor do I deny that the people at the student assistance office are just doing their jobs, to the best of their abilities.

But it's the whole system that's messed up. There's not enough staff, to begin with. There's no way they can even come close to offering decent, prompt service to their clients. There are so few of them that even the simple processing of one loan takes four to six weeks, and that's if everything is perfectly in order. If complications arise, or if you have some sort of special circumstance you need them to take into account, you can bet it will result in your file being put



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CHUCK WAGON

BY CHARLES LACERTE

More meals are being eaten out now than ever before and the trend is still on the rise. And with the variety of cuisine available in the area, there is something for everyone. The majority of these meals involve going out to eat as opposed to dining out. Dining out is not a matter of spending a lot of money. It is a matter of attitude. It starts by making reservations to ensure a table upon your arrival. And to add to the evening out, one should dress up to signify its importance. If you require a cell phone or pager, you should turn these down or have call forwarding to the desk. And make any phone calls away from your fellow diners. You should allow plenty of time for the meal, even if you plan to attend another event after. If you have any questions or requests, talk to your server. They are there to help you. They can also assist you in choosing a wine, if so desired. And if your meal is not as expected, do not be afraid to return it. It is better for you and the restaurant that you are a happy customer. So sit back, relax and enjoy your evening.

CHOCOLATE NUT COOKIES

(makes about 48)

- 1 cup unsalted butter (room temperature)
- 1 cup sugar
- 1 cup brown sugar
- 3 cups flour
- 1 teaspoon baking soda
- 1 teaspoon salt
- 2 large eggs
- 2 teaspoons vanilla
- 1/2 cup white chocolate chips
- 1/2 cup semi-sweet chocolate chips
- 1/2 cup chopped nuts

Preheat oven to 325° F. Beat butter until light and fluffy (3 minutes). Add both sugars and beat until well combined. In a separate bowl, combine flour, salt and baking soda. Add eggs and vanilla to butter mixture, beat until smooth (2 minutes). Add flour mixture in 3 additions. Stir in chocolate and nuts. Place on ungreased baking sheets by the tablespoon (1" apart) and bake 10-12 minutes.

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