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The Grizzly, October 4, 2018

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MONEY EDITION



Collegeville, Pa.

Thursday, October 4, 2018

"We ought to listen"

Professors gather with students to watch Kavanaugh-Ford hearing

Courtney DuChene coduchene@ursinus.edu

Students and professors sat in scattered groups in Olin Auditorium last Thursday to watch as the Senate Judiciary committee questioned Dr. Christine Blasey Ford and Supreme Court nominee Brett Kavanaugh.

The viewing, which was organized by Philosophy, Religion, and Gender, Women, and Sexualities Studies professor Abby Kluchin, began at 10 a.m. and continued past 4:00 p.m. During this time, professors and students from various departments drifted in and out. Deans Debbie Nolan and Kim Taylor were there, as were Dr. Robert Dawley of the Biology department and Dr. Meredith Goldsmith, associate dean and Professor of English. Dr. Rebecca Evans from the politics department brought Philly soft pretzels and students from her class

While most attendees came and went, four professors remained: Dr. Abby Kluchin, Dr. Meghan Brodie, Dr. Jennifer Fleeger, and Dr. Louise Woodstock. They sat together in the middle of the auditorium, a feminist club of sorts, and watched as the Senate questioned Dr. Christine Blasey Ford about everything from how memories are formed to her fear of airplanes. One of them, Dr. Woodstock, came in to watch the hearing with students and faculty even though she is on leave. If any of the four women left, it was only momentarily. They stayed longer than any other professors.

"When she began speaking, it was very powerful. I think many of us in the room felt a great deal of empathy for her, confronting her fears like that on a national stage," Fleeger said.

Kluchin and Brodie made it

a requirement for some of their classes to attend the live view-ing.

"I asked my GWSS/THEA 215: Dramatic Dames course attend the Kavanaugh/Ford hearing on Thursday because of the relevance of the hearing to the subjects we are discussing in class," Brodie said. "I asked students to think about how power dynamics were depicted visually and in speech, etc. Two of the plays we are reading in class this semester address the sexual assault of young women."

Kluchin brought her Intro to Ethics class and her Gender, Women's and Sexualities Studies class.

She wrote to her Ethics class, "This is not only a historic event, with palpable echoes of Anita Hill's testimony against Clarence Thomas 27 years ago: it's also an ethical controversy at the highest levels of government... I think tomorrow's hearing couldn't be more relevant to our class's concerns, and I hope that it will help you think about how ethical considerations are inextricably linked to political norms and procedures."

While Fleeger did not require her classes to attend, she did cancel both her Classical Hollywood Cinema class and her Queer Cinema class and invited the students to join her. She believes the hearing is highly relevant to the Film Studies field.

"Film studies is haunted by the untold stories of women... My Classical Hollywood Cinema class this semester started with a screening of Sullivan's Travels, a film in which Veronica Lake plays a character known only as "The Girl." A film we screened the night before the hearing contains a scene where the hero decides it's acceptable to kiss an unconscious woman,"



Professors Kluchin, Brodie, Fleeger, and Woodstock watched Kavanaugh-Ford hearing with UC students.

Fleeger said. "When someone is finally given an opportunity to tell her story over 30 years after it happened, I think we ought to listen."

For students, seeing these professors attend wasn't surprising at all due to their track record for supporting women on campus. Kluchin coordinates the Gender, Women and Sexualities program on campus; Brodie supervised a Summer Fellows project that reshaped the way Ursinus educates first year students about consent; and Fleeger expressed in an opinion piece for the "Grizzly" last fall the importance of listening to those who report sexual misconduct. "I expected them to be

there," Senior Juju Bonilla said.

"I would have been surprised if other professors from other departments were there and required their classes to go... These are the teachers that were going to be there."

Additional reporting by Kevin Leon.

Where's the money at?

Students reflect on their unpaid and paid summer internship experiences

said

Kim Corona kicorona@ursinus.edu

Ursinus students have two options for a student internship experience that fills the college's Independent Learning Requirement: paid or unpaid.

While the paid internships are ideal for many students, they're not easily accessible.

Junior Miriam Thomas and Senior Gabrielle Manto spent this past summer learning and applying their knowledge in internships in their fields. Thomas wasn't paid for her work, and Manto was.

Thomas interned at Williamsburg Dental in Broomall, PA. She sterilized instruments, prepared molds, set up rooms and stripped them down, and shadowed procedures.

She discovered the internship through Brownback-Anders Pre-Health Society (BAPS), a prehealth fair. A number of Ursinus alumni who work in health professions came to speak to students.

"I met Dr. Robert J. Spennato '85 and I asked him about internship opportunities at Williamsburg Dental," Thomas said.

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601 E. Main Street

Collegeville, PA 19426

She also held a job at the president's office over the summer to earn money.

Although she spent many hours at her unpaid internship, she views it as a learning experience. "The internship was more for me to learn and solidify my interest in dentistry before applying to dental school this year," Thomas

"The internship was more for me to learn and solidify my interest in dentistry before applying to dental school this year."

—Miriam Thomas Class of 2020

Manto interned at Lincoln Financial Group in Greensboro, NC. Her main duty was reorganization and update of the contact management system that wholesalers used to store client information.

"In addition, I was able to attend many different trainings and meetings which gave me a lot of exposure to the company and its products," Manto said. Although Manto completed the core requirement through her first internship the previous summer, the opportunity bloomed into a relationship with the company, which helped her obtain the

Junior Miriam Thomas at her summer internship

second internship. Unlike Thomas, Manto had the privilege of working only at her internship. She wasn't forced to work another job to support herself. Manto stated that she used

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"In addition, I was able to attend many different trainings and meetings which gave me a lot of exposure to the company and its products"

> —Gabrielle Manto Class of 2019

Photo courtesy of Ursinus Communications

the pay as a motivator to do great in her position.

Thomas would have enjoyed that motivation, too, of course, but it is difficult to find paid internships in medicine and dentistry, she said.

"This is because most work that is done requires board certifications and it is hard to com-

See Intern on pg. 3

Letters to the Editor (grizzly@ursinus.edu)

All letters submitted to The Grizzly must not exceed 250 words in length, must be emailed, and must be accompanied by a full name and phone number to verify content. The Grizzly reserves the right to edit all material for length, content, spelling and grammar, as well as the right to refuse publication of any material submitted. All material submitted to The Grizzly becomes property of The Grizzly.

Staff positions at The Grizzly are open to students of all majors. Contact the adviser for details.

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How students feel about tuition increases (badly) *Paying for school can be stressful*

Kim Corona kicorona@ursinus.edu

For the last four years, the yearly increase in tuition has had Ursinus students on the edges of their seats.

During the 2018-2019 academic year, Ursinus' tuition and additional fees increased by 3.4%, according to the AICUP tuition and fees report. Room and board costs increased 1.5%. The combined total increase was 3.0%. This raise comes on top of the nearly \$3,000 increase in tuition and fees that the class of 2019 has faced over previous years.

Price tag increases at a fouryear institution can be exhausting. Students complain frequently about the rising cost of tuition, over which the financial aid office holds no power. Its level is decided by the college's Board of Trustees.

Senior Bryan Asiedu described his constant anxiety when it comes to figuring out how to pay for college.

"Year after year, it's just added stress of figuring out how I will make ends meet in order to continue my education," Asiedu said. "Not knowing when or where the money will come from to cover the ever-increasing tuition affects me in my studies, sleep, and psychologically. Each year I get a lower percentage of tuition covered and I'm glad I'm a senior because I honestly don't think I could last at this rate."

The Overview of the College's Operating Budget, curated by Vice President for Finance and Administration Annette Parker, constructs peer comparisons regarding financial aid and tuition from surrounding institutions.

"Year after year it's just added stress of figuring out how I will make ends meet in order to continue my education."

> –Bryan Asiedu Class of 2019

This report estimated that Ursinus students receive, on average, a 60 percent decrease in tuition during the 2016-2017 school year from financial aid. Competing institutions, such as Skidmore College, estimated their discount percentage as 32 percent. In the same year, the estimated average net tuition of Ursinus is \$31,000 compared to Skidmore's \$49,200.

During the 2017-2018 academic year Ursinus distributed over \$60 million in financial aid, according to the Student Financial Services page. From that distribution, over \$40 million was in the form of scholarships and grants which students don't have to repay.

Although tuition continues to rise, there are several other ways in which Ursinus receives money.

Parker highlighted two other sources on which Ursinus draws. One of those is its Annual Giving programs. These programs are vital sources in support for the institution. Annual Giving programs support scholarships and financial aid, student and faculty research, student life, student services, and administrative support.

Additionally, last fall, Ursinus launched Keep the Promise, relying on alumni, parents, faculty, and staff and organizations to contribute to the institution.

Director of Student Financial Services Ellen Curcio highlighted another program, the Bear 2 Bear Fund. This student emergency fund helps meet the immediate needs of students who are experiencing crisis situations or facing temporary financial hardship.

"The Fund provides special grants for students who have exhausted all other sources of funding," Curcio said.

The fund is supported through donations from members of the Ursinus community. The financial aid office must be made aware of the situation, where members of the office will recommend students complete an online application, reviewed on a rolling basis.

"The maximum award amount from the Bear2Bear Fund is \$5,000 per student per year and is subject to the availability and the extent of the financial need caused by the hardship," Curcio said.

Despite the school's continuous efforts to provide an affordable education, students still sometimes find themselves in excruciating financial positions.

Junior Art Thomas argued that the institution should offer other financial aid options as students progress throughout their college careers.

"Things change as time goes on, especially financially and that should be taken into consideration," Thomas said.

As a student who pays for her own education, Thomas has confronted several obstacles while balancing paying for college with her studies.

"Transitioning from my parents paying my college to pay it myself, I feel as if my aid should be reevaluated because I do have less money than my parents. Rather than discussing my financial aid, I received papers about information for [outside] scholarships and loans," Thomas said.

Curcio explained the opportunities the school offers for students to receive more money. She explained that students have the right to appeal for additional funding based on extenuating circumstances that aren't considered through their FAFSA account. These include the death of a parent, separation or divorce of parents, loss of or change in parent's job and unusual or unexpected expenses.

"Things change as time goes on, especially financially and that should be taken into consideration." —Art Thomas

Class of 2020

Some students believe, however, that the school isn't doing enough.

'It would be nice if the college was more understanding about the changing circumstances of students rather than getting their pay," Thomas said.

www.ursinusgrizzly.com

Word on the Street

How do you feel about student debt?

"I'm crying." -Lauren Feldman, 2019

"It's pretty bullshit." -Julian Barocas, 2021

"Its a tool used to settle the consciences of people who don't want to just give universalized education... It's a way of letting people feel like the American dream is attainable, when it really isn't." -Duncan McLeod, 2019

> "Ow." -Avery Sicher 2020

"I hate it. Why is it a thing? Students should not have to pay for their education." -Anika Shah 2019

> "It's crap." -Millie Drury 2021

Intern continued from pg. 2

pensate students for shadowing," Thomas said.

Although Thomas didn't receive compensation, she was allowed to make her own schedule, and so wasn't tied down to strict hours. Additionally, she had the opportunity to explore other areas of the office, including the business side.

Manto didn't have a flexible schedule.

"They are less flexible with hours because they want you to work to pay you," Manto said.

The lack of flexibility seemed to be the only issue for Manto, and the advantages of her position outweighed this disadvantage. As an Applied Economics major, Manto believed the experience allowed her to grow.

"While I do not know if this is what I want my entire career to be, I think this experience helped me build invaluable skills to help jump-start my career," Manto said.

Thomas' experience as part of the Williamsburg Dental Team made her realize the transformative effect that dentistry has people's lives.

"It was so rewarding to see the effect a new smile had on a patient's... quality of life," Thomas said.

THE GRIZZLY FEATURES

Where does your tuition go?

Corson Hall houses the business office at Ursinus.

Madison Rodak marodak@ursinus.edu

While living on Ursinus' campus and paying for various services—as well as, of course, tuition—it's easy to wonder where the college gets the rest of its money from, and what that money is spent on.

Per sources provided by Annette Parker, Vice President for Finance and Administration, and Susan Fazio, Administrative Coordinator to the President's Office, the bulk of Ursinus' operating revenue for the 2018 year has come from net tuition and fees, which make up 47 percent of Ursinus' revenues. An overall 28 percent of Ursinus' revenue comes from college room and board, followed by endowment transfer at 10 percent.

According to the "Overview of the College's Operating Budget" provided by Annette Parker, the cost of Ursinus' overall tuition and fees per student for the 2018-2019 academic year is \$52,050. The cost of room and board is \$12,750, making a combined total of \$64,800. However, Parker explains that students' tuition payments help the school provide financial aid for other students.

Parker also provided Ursinus' operating expenses for the 2018 year (2017-2018 budget) and perhaps unsurprisingly, compensation makes up the majority of the college's expenses at 54 percent. There are many different kinds of employees at Ursinus from student workers to technicians to professors—so it makes sense for compensation to make up the largest overall percentage of the college's costs.

Making up 14% percent of Ursinus' expenses, considerably less than compensation's 54 percent, are student services. Ursinus' website categorizes the library, research, and athletics as student support services. This is closely followed by facility operations, which made up 10 percent of Ursinus' expenses overall.

Diving into the smaller numbers, institutional support made up only 6% percent of Ursinus' 2017-2018 expenses. However, it seems that institutional support is starting to play a larger role on campus. According to the "Fiscal Year 2017 in Review" page on Ursinus' website, Ursinus will invest \$100 million into the comprehensive "Keep the Promise" campaign, which began in the Fall of 2018.

Part of the "Keep the Promise" campaign was the construction of the IDC (Innovation and Discovery Center) and the new science building's official Dedication Ceremony is fast approaching on Saturday, Oct. 27, 2018. The IDC will now house the Parlee Center for Science and the Common Good, which according to the Ursinus website, "helps mold thoughtful and responsible graduates ... through programs that unite the Ursinus culture of research and creativity."

The IDC will also house the U-Imagine center, which has a goal of turning students' "visions to reality." According to Ursinus' "Fiscal Year 2017 in Review," by June 30, 2017, "Ursinus had raised \$64.4 million in cash and pledges toward our Keep the Promise campaign goal." This shows that Ursinus will continue to use funds from donors and alumni to add onto projects around campus, perhaps branching out and expanding different departments and services.

www.ursinusgrizzly.com

From the information presented by Parker, it seems that some of Ursinus' more expansive expenses—such as those that will go into the "Keep the Promise" campaign, and those that have already gone into it—are supported by donations. This is interesting, considering that only 4 percent of Ursinus' revenues

Photo courtesy of Suzanne Angermeier

in the 2017-2018 year came from private gifts and grants. There are revenues reserved for certain expenses, which fluctuate depending on Ursinus' current projects and campaigns.

If you want to learn more about where your \$64,800 goes, the "Fiscal Year in Review" can be found on the Ursinus website.

COMMENTS SOUGHT FOR TENURE REVIEW

In accordance with the Ursinus College Faculty Handbook, student comments on teaching effectiveness and student-faculty interaction are invited at the time of a faculty member's review for tenure. Although student letters must be signed to be considered, student names may be withheld, upon request, when their comments are shared with the Promotion and Tenure Committee, and the faculty member. This year, the following members of the faculty are being reviewed for tenure:

Deborah Feairheller, Health and Exersize Physiology Edward Onaci, History

Your feedback is strongly encouraged and will assist the Committee in its review process. Letters should be sent to Mark B. Schneider, Office of the Dean, by Oct. 31, 2018. Your comments can be sent electronically to deansoffice@ursinus.edu.

Students investing real money

An experiential-learning opportunity for students interested in financial markets



Members of the Student Managed Investment Club in 2017.

Shelsea Deravil shderavil@ursinus.edu

The UC Investment club began as two students who learned about the stock market through stock simulation games; the winner of the game would receive a Wawa gift card. In 2015, Johnathan Myers '19 devised a plan to get more students involved and create an opportunity to learn about the markets in a more engaging way.

During the 2016-2017 school year, Myers, who is a copy editor for the "Grizzly," worked to get donors to give money and recruit new members. According to the club's advisor, Dr. Scott Deacle, Associate Professor of Business and Economics and Department Chair, "Two years ago, some of the clubs' leaders, including Johnny Myers (class of '19) and Anthony Chang (class of '17), asked the college's vice president of finance, Annette Parker, for \$2,000 to start an actual portfolio. She declined the request, but arranged for the clubs' leaders to present before [the] board of trustees' endowment committee. After that presentation, one of the trustees, the Rev. Dr. Harold Smith (class of '55), donated \$5,000 of his own money to the club to begin managing a live fund."

This year the fund is off to a great start. This school year will be its first full year as a one credit course.

"Since that initial donation, we have developed a set of strategies for investing, developed a network of alumni and administrators who are supporting us in these efforts, taken (or will soon take) some excellent field trips to meet real-world investment managers, created a newsletter, and published semi-annual prospectuses," Dr. Deacle explained.

In total, the fund has "attracted a total of \$22,000 in donations. Our annualized rate of return on investments has been 11.8%, and our fund's value now stands a little below \$25,000. In other words, our students' investment choices have raised a little under \$3,000 for the college in about one-and-a-half years of active fund management, according to Dr. Deacle.

With the establishment of the Student Investment Fund, last year, Myers and the fund's advisor, Dr. Deacle, worked to make the club a one-credit course where the students can manage two portfolios. The establishment of the class will ensure that it continues to provide opportunities for students interested in investments.

The Student Investment Fund "has a lot of potential," Myers explained, "[this isn't something] like high school it's a lot more professional."

The fund wouldn't be where it is today without the help of Harold C. Smith, an Ursinus alum who graduated in 1955. Smith admired the work that the students were doing to learn about the complexity of the markets.

"The Rev. Dr. Smith had begun investing in stocks when a student at Ursinus and, in a remarkable career, became both an ordained minister and the manager of the YMCA's pension fund. He believed that investing is an excellent way to learn about the world and can be channeled for the betterment of society," according to Dr. Deacle.

The one-credit course that Dr. Deacle and Myers created, "Finance 001," is for students who are interested in learning about and doing more research on the stock market. The course is rigorous and encourages students to learn about the markets through experiential learning rather than the traditional classroom setting. The fund is an amazing opportunity for students who want to learn about the job of professional institutional investors. The class also hopes to work more closely with the Ursinus community and help all students learn

IDC Lobby

about the markets and investing. Getting the word out about the fund will allow students to have better insight on how UC receives the funding that it gives to the on-campus organizations, clubs and sports.

The class has a more senior portfolio, the Harold C. Smith Endowment Portfolio. The Harold C. Smith Endowment Fund creates revenue on behalf of Ursinus to help grow the size of the endowment and provide amenities to the college. The goal of the portfolio is to pay a percentage of its value to Ursinus to cover various expenses. "[The endowment is an] institutional investment," says Myers. "The point of the portfolio is to mimic the investment requirements that an endowment portfolio would manage.... It helps Ursinus preserve its purchasing power in perpetuity."

Dr. Deacle has three goals for the fund. He hopes, "to use the fund as a learning tool for students who want to simply understand financial markets better, prepare for a career in finance, or both; organize a segment of the fund so that it maintains a fairly stable value (before donations) while generating steady income that we can give back to the college; increase the demographic and viewpoint diversity of our fund."

"Ursinus is a great school," adds Myers, and this can be reflected in the financial education that the students receive from the club. With the investment fund, any student interested in investments can "be pushed into doing things that they thought they couldn't do."

Happening on Campus

Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday
12 Angry Jurors 7:30 p.m. Lenfest Theater	12 Angry Jurors 7:30 p.m. Lenfest Theater	12 Angry Jurors 7:30 p.m. Lenfest Theater	12 Angry Jurors 2:00 p.m. Lenfest Theater	Discover Ursinus 9:00a.m 3:00 p.m.	Biology Sumer Internship Poster Session 12:30 p.m.	Vinyasa Yoga 12:00 p.m. Floy Lewis Bake Center

THE GRIZZLY OPINION KEVIN LEON keleon@ursinus.edu A look back at the 2008 financial crisis conomists of the financial tions was a large factor. The section Act is one of the most intentions, can have serious

Johnny Myers jomyers@ursinus.edu

At its peak, Lehman Brothers was one of the largest investment banks in the world, among the ranks of Goldman Sachs, Morgan Stanley, and JP Morgan Chase. On September 15th, 2008, the company filed for Chapter 11 bankruptcy protection. This helped set off a financial crisis a decade ago, the remains of which still affect policy decisions today and are used as infamous case studies in economics classes to understand hubris, ethics, and the global network of economics.

The difficulties in explaining the intricate network of financial derivatives that created a ripple effect in the financial crisis stems from the complexity of financial networks. In short: it's difficult to point to one action that caused the big bust. Explanations from great crisis reflect their various perspectives on the causes of the problem. The movie The "Big Short" emphasizes the poor behavior of large investment banks, and highlights those with the foresight to see the impending doom to the economy. This vision, however, doesn't incorporate policies like the Community Reinvestment Act of 1977, which promoted the purchasing of expensive homes to low- and middle-income individuals. While this is a noble goal, the unintended consequences of such a policy creates tension between borrowers and lenders, and can increase predatory lending practices.

However, there are a few factors that definitely helped cause the 2008 crisis. Poor behavior by big banks is one of them: financial instruments called "mortgage-backed securities," the securitization of collateralized debt obligations, was a large factor. The encouraging of mortgage lending to individuals with low rates made homes unsustainably affordable. Poor financial regulation from the Securities and Exchange Commission was in part to blame.

One could argue poor practices from large investment banks were the core of the problem. The behavior of a few leaders at large investment banks have huge consequences for the global economy, and it is paramount that high-ranking individuals promote responsible financial practice. The importance of a properly regulated financial system cannot be overlooked. Collaboration between financial regulators and financial professionals can lead to a dangerous situation like we saw in '08.

An important piece of regulation to arise post-2008 was the Dodd-Frank act of 2010. The Dodd–Frank Wall Street Reform and Consumer Protection Act is one of the most important pieces of financial regulation since the Great Depression of the 1930s. Major components of the bill included consumer protection of investment products, increased international standards of evaluating credit rating agencies, and new oversight council to evaluate systematic risk. A number of academic studies found that the Dodd-Frank Act improved financial stability.

Looking back in the ten years since the financial crisis, I am optimistic about the future of the financial world. Low unemployment, recent wage growth, and innovative tech companies have raised productivity and created job opportunities for millions of people. The year 2008 was a contemporary reminder that we have lessons to learn about hubris and the influence of our behavior on others. It was a reminder that all political actions, despite their good

intentions, can have serious unintended and unforeseen consequences decades later. But the most important lesson to be learned from the great financial crisis is the perseverance of the American people. The financial crisis lasted from 2007 until the passing of the Dodd-Frank act in 2010, and we have since recovered, and prospered. The financial crisis also forced companies that practiced poor management to make room for innovative companies that practiced safer, more sustainable business operations. We will unquestionably have a number of economic mishaps in the future, but the enterprising mindset of the American people will carry us through and remind us of our past and draw our bright future.



The real cost of applying to medical schools

Jenna Severa jesevera@ursinus.edu

Ever since I was a child, I have been told that one day I would go to medical school. The prestige of any type of graduate degree is intoxicating; however, this dream can be squashed by the financial burdens of not just the tuition of the program, but also the costs of the application process.

The true cost of applying to medical school includes MCAT prep and registration, application fees, interview fees, and transportation. The price climbs further depending on how many schools a student applies to. "An applicant to 15 medical schools can easily spend over \$10,000 in the application process," U.S. News reports.

Application fees for graduate programs typically fall into the \$50-85 range, according to the 2008 findings of the popular student scholarship and financial information web-

site, Fastweb. Today, it's more common to find application fees at the more expensive end of that spectrum. For medical schools, the first school costs \$160 with an additional \$39 for each school after that. Of course, the final costs of the application process depend on the number of schools applied to, but overall, a few grand of application fees and associated costs is often too much for college students who have already gone into debt to obtain a bachelor's degree.

For many families, this burden can be too great to bear. Although there are fee waivers, the costs of preparation and applications to medical and graduate schools are too high for some students from some economic backgrounds.

Graduate programs may be taking conscious efforts to make obtaining an advanced degree in any subject more accessible to talented, lowincome, disadvantaged, or otherwise underrepresented students. However, such a high cost of education, in addition to the high costs of application processes, limits the potential applicant pool because the costs discourage students from wanting to pursue an advanced

"The true cost of applying to medical school factors in MCAT prep and registration, application fees, interview fees, and transportation"

degree.

The lack of access to fee waiver resources only worsens the problem. Even for students who can reasonably handle the costs, the anxiety of having such a large financial burden is frightening, especially if finding a job upon graduation is difficult. This is assuming you are accepted after a few thousand dollars worth of application and prep work. If an applicant spent \$8,000 on applications, tests, prep courses, and interviews, and doesn't get into a program, that's a very dismal financial fate.

Although the idea of free higher education is, frankly, a dream I wish could come true, it probably will not pan out. However, reducing upfront costs of applications, tests, and preparatory work has the potential to mitigate costs and make the dream of earning an advanced degree more feasible. My hope is that a lower financial burden on disadvantaged families can increase the amount of low-income students with advanced degrees. With time, awareness, and cooperation, I believe it is possible to one day have education without financial anxiety. Economic factors play a large role in diversity and accessibility of high quality education, and if the costs of education are mitigated with strategic planning and support, then the dream of holding a prestigious degree could be a reality for someone who otherwise may have been unable to pursue it.

WRITERS WANTED

Lend your voice to The Grizzly

Join us for our weekly news meeting

> Thursdays, 5:30 p.m. Ritter 141

New AAD continued from pg. 8

staff members will be assigned to each of the emerging leaders as a mentor.

Leaders and mentors will meet once a month in a casual manner to discuss the program and how participants can actively apply these five habits on a regular basis. Previously, the program was designed to be focused on three workshops throughout the year, and this change is intended to keep leaders engaged and the habits fresh in their minds.

Applications to participate in the program will be sent out to sophomores, juniors, and seniors in the coming weeks and are also accessible online with the help of Andy Edwards, the Director of Athletic Communications.

"Its real simple... short application," Hunter said.

In addition to basic background information of the student athlete, the application also requires a 150-word response to the open-ended question of why you should be chosen to be an emerging leader. Hunter expressed how this is a great opportunity to learn skills essential to life past college. He talked about how the impact of these values will carry you into anything that you run into down the road. They will also help you within your organization on campus by providing strategies on how to approach different obstacles and adversities throughout your season.

Are YOU ready to become the next emerging leader on your team, in your class, and at Ursinus?



Opinion: Division I athletes should not be paid *We are prioritizing athletics over academics*

Sam Rosenthal sarosenthal@ursinus.edu

I studied abroad last semester in Prague, the capital city of the Czech Republic, where the most famous athlete is probably the hockey legend Jaromir Jagr.

I watched the Super Bowl there, and had to explain the rules of football to friendly Czechs while watching the most dramatic game any Eagles fan has ever witnessed.

I was there during the Winter Olympics, but you wouldn't have known if you weren't a sports nut like me.

We're obsessed with sports in America. Everything is about sports. Wearing athletic apparel to a class in Prague would be like wearing a Halloween costume in class here.

Even at smaller, Division III schools like Ursinus, we have prioritized athletics over academics. We've infused sports with our education system, and that's why we're having a discussion right now about paying collegiate athletes in America.

I ran track in high school. We had year-round training, and every day I would leave for school at 6:30 in the morning, and return at about 5:00 at night. I was too tired to get any work done, and I couldn't even consider the idea of being interested in anything I was studying.

I've asked countless college athletes in my time at Ursinus about why they do their sport, and not a single one has given me an answer that I feel justifies spending hours of every day practicing for it.

I'll never forget the day I quit track. I was just walking to practice with my bag in my hand, and I was thinking about how little there was for me on the track. Track had treated me like my 400 meter time for three years. I stopped walking, turned around and went to my car. I sat there for a minute, and drove home. That was my last practice, and it may have been the greatest decision of my life.

In case you were wonder-

ing, college athletics are not easier than high school. I don't often have the chance to talk to the athletes I know here because they're always working, training, or napping from the working and training.

don't often have have the chance to talk to the athletes I know here because they're always working, training, or napping from the working and training.

Should we pay athletes? Are you kidding me? They shouldn't be treated like this in the first place. They're students. We're students.

If I had never quit track, I might have never realized my academic potential. Very few people have the opportunity to play their sport competitively after college. This level of competition shouldn't be a thing. If there's anything I learned from leaving the country, it's that other places have the common sense to treat a school like a school.

I'm a sports super nerd. I'm all in on pro sports, and I also have a legitimate interest in top amateur athletes who will become pros. I will write about how unfair the NFL is to everybody but the Quarterback, and how the NBA is set up like a capitalist system failing the people.

There is, of course, an argument in favor of paying the athletes, particularly with the big sports, football and basketball, at the major Division I programs.

Athletes are dedicating a lot of their time and energy to their sports in order to achieve peak performance. Additionally, these schools make a lot of money off of the athletes, especially at the major Division I schools in the biggest sports. The athletes put so much time into those sports that make their schools money that they don't have the time to dedicate to another job to earn an income. I still don't feel it's right to be paying the studentathletes a salary for playing their sport while they are in school, however.

I care about athletes, and that's why I don't think college athletes should get paid. Top programs for athletics might have privileges to give scholarships to potential pro athletes, but there aren't nearly enough opportunities to justify this treatment of every college athlete, as if their biggest talents are in their sport.

We will all go pro in something, and part of the idea of college is to prepare you to go pro in that very thing. We are making our college athletes commit hours and hours of their time to their sport, and that's in the offseason. If we're going to be fair to Division I athletes, which is what this idea of paying them is all about, then we should be fair by not treating them like their education doesn't matter.



Scores as of Monday, October 10

Football (4-1)		Volleyball (7-11)		Field Hockey (6-3)		M. Soccer (0-7-2)		W. Soccer (4-4-2)		Cross Country	Golf
		September 26:		September 27 (OT):	September 26:		September 26	:	September 29:	September 24:
September 29:		Dickinson:	2	#20 Ursinus:	0	Ursinus:	1	Alvernia:	0	September 29.	Ursinus Invitational
Ursinus: 6 Johns Hopkins: 56		Ursinus:	3	#4 TCNJ:	1	Swarthmore:	5	Ursinus:	1	Paul Short Run @Lehigh University (Bethlehem, Pa.)	@Raven's Claw G.C. (Pottstown, Pa.)
		September 29:		September 29:		September 29:		September 29	(OT):	Men: 15th of 36	Men: 3rd of 10 Women: 5th of 6
		Ursinus: Widener:	0 3	Dickinson: #20 Ursinus:	0 4	Dickinson: Ursinus:	5 1	Dickinson: Ursinus:	1 2	Women: 17th of 43	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

THE GRIZZLY SPORTS Hunter tabbed for Associate AD

Reagan Ketchum reketchum@ursinus.edu

Marqus Hunter was tabbed to become the new Associate Athletic Director for Ursinus College this Summer.

Hunter spent the last three years working at Columbia University in student athlete enrichment services as an associate for the first two years and then being promoted to assistant director of the program for 2017-18. He spent the four previous years at Muhlenberg College serving in various roles, including athletic administration intern, multicultural program director, assistant basketball coach, and assistant to the athletic director. Therefore, he has familiarity with the Centennial Conference.

The new hire is also a 2009 graduate of Misericordia Universiy, where he played basketball all four years for the Cou-

ious gars.

He earned a master's in organizational management with a specialization in human resources while working as a graduate intern in the athletic department at Misericordia.

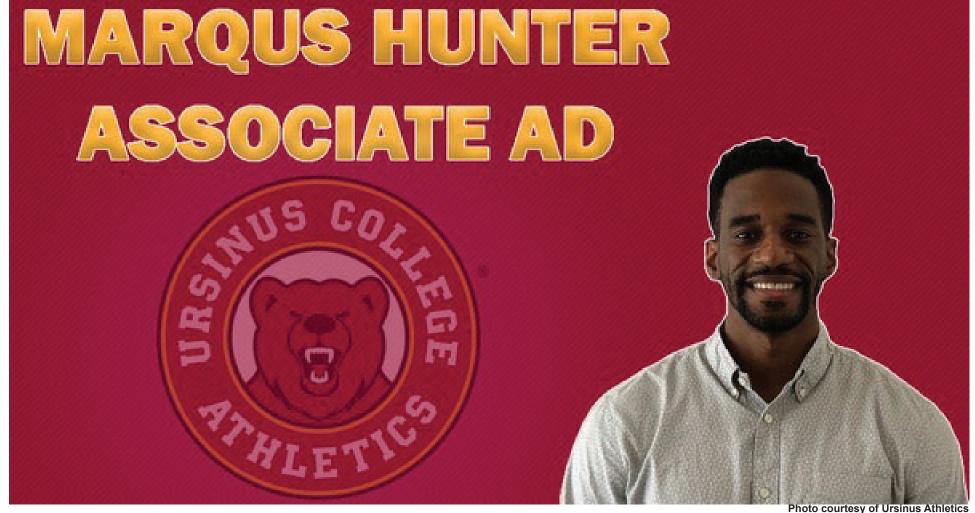
Hunter has established that he places an emphasis on the future of student athletes. While at Columbia, he was a part of the administrative team that set out to provide career development and networking programming for the student athletes.

He plans to carry over his hopes for the future of student athletes as he joins the team at Ursinus. His focus appears to be inclusive of the student body as a whole, as Hunter was even spotted sitting in on resident advisor training.

As the new Associate Athletic Director, Hunter, has made it his priority to ramp up the Emerging Leaders Academy (ELA) program on campus. The program aims to teach student athletes five habits that will help them become successful leaders on and off the playing field.

The five core values are: knowing your strengths, actively listening, handling conflicts professionally, seeking out opportunity to receive constructive feedback, and valuing diversity and prioritizing inclusion.

Hunter has added a new piece to this program in which



Marqus Hunter played basketball at Misericordia University, graduating in 2009, before working at both Muhlenberg College and Columbia University.

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Wednesday	Wed. Cont.	Friday	Saturday	Sat. Cont.	Sunday	Tuesday		
Women's Soccer: 4 p.m.: @Haverford	Volleyball: 7 p.m.: @Haverford		Field Hockey: 12 p.m.: @Franklin and Marshall (F&M)	Football: 1 p.m.: vs. Muhlenberg	Women's Tennis: 1 p.m.: @Rutgers-Camden	Men's Soccer: 7 p.m.:		
Field Hockey: 7 p.m.: @Haverford	Men's Soccer: 7:30 p.m.: vs. Stockton	UÇ	Volleyball: 12 p.m.: @F&M 2:30 p.m: vs. Marywood (@F&M)	Men's Soccer: 3 p.m.: @F&M	Women's Golf: vs. Jefferson U (@ACE Club- Lafeyette Hill, Pa.)	@Keystone		

Upcoming Games