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Obama signs student loan deal



Photo by Olivier Douliery/Abaca Press
President Obama signs the bipartisan student loans bill in the Oval Office of the White House on Friday, August 9, 2013, in Washington, D.C.

Ricardo Lopez
Los Angeles Times

It took nearly an entire summer of wrangling, but students heading to college this fall won't see dramatic student loan interest rate hikes now that President Obama signed a bill on the matter into law Friday.

About 11 million college students are expected to benefit from the legislation, which brings interest rates near what they were before a temporary extension expired in June.

Undergraduates will now be able to borrow at a 3.9 percent rate for subsidized and unsubsidized loans, according to legislation that was negotiated in July.

The previous rate for undergraduate borrowers was 3.4 percent.

Graduate students will be able to borrow at 5.4 percent; parents at 6.4 percent. But rates are expected to edge higher as they are tied to financial markets. The lower interest rates are in place because the government

can borrow more cheaply now, but once the economy improves, borrowers can expect to see rates rise.

There is a cap, however: Interest rates for undergraduates cannot go higher than 8.25 percent, for instance. Congressional Budget Office estimates show that those higher rates are not expected to be reached any time in the next decade.

The bill that Obama signed was approved by the Senate on Aug. 1 - two months after the previous extension expired and caused interest rates to double to 6.8 percent.

Student loan debt has ballooned in the last decade as more people went to school during the recession. There is now between \$902 billion and \$1 trillion in total outstanding student loan debt in the U.S., according to Federal Reserve Bank of New York and Consumer Finance Protection Bureau estimates.

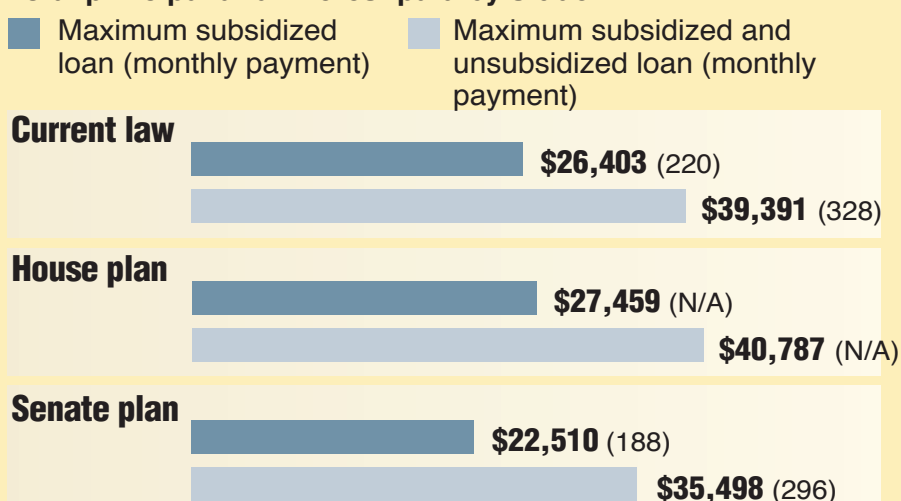
(c)2013 Los Angeles Times

Student loan plans compared

How the House and Senate proposals for student loans for 4-year students compare to the current law:

Maximum subsidized loan, for those in financial need
\$19,000

Total principal and interest paid by student with:



NOTE: Loans repaid according to 10-year repayment plan
Source: Congressional Research Service

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States tightening rules on college loans

Jon Marcus
The Hechinger Report

Every year states hand out more than \$11 billion in financial aid to college students with no certainty as to whether they'll ever graduate.

Many states don't track the money. They simply hand it over and hope for the best, as one educational consultant put it.

It's a "one-sided partnership," according to Stan Jones, the president of the advocacy organization Complete College America. "The states provide the funds, but the expectations states have of students are really pretty low."

In Indiana, for instance, only around 40 percent of aid recipients will earn their four-year degrees in even six years, state figures show. That's lower than the state average for all students. And while 75 percent may be certain they're

on schedule, only half will end up taking the minimum number of credits they need, per semester, to get through.

But things in the Hoosier State and several others are about to change, as states begin to demand something in exchange for their investments: higher graduation rates.

Starting next year, Indiana students will be required not only to start but also to finish 24 credits annually for their aid to be renewed. They'll be rewarded with up to an additional \$600 a year in aid at public colleges and universities and \$1,100 more at private ones if they complete 30 credits or more. The idea is to put them on track to graduate within four years.

"We want to make sure we're getting the best bang for the buck," said Mary Jane Michalak, Indiana's associate commissioner of student

financial aid. "Right now our students aren't succeeding, and we believe this keeps them on target and shows them how to get to the goal."

Of course, there's always been one powerful incentive for students to finish school: In most states, their eligibility for financial aid expires after the equivalent of four years of study. But to a typical college student, four years can seem very distant. And when the aid dries up, the experts say, some are forced to resort to loans or other ways to pay, and many more drop out.

"It's the difference between immediate versus distant incentives," said Nate Johnson, a senior consultant at HCM Strategists, a Washington firm that states often hire to review their education policies. "The fact that I'm going to run out of aid in four years is a lot less pressing than the fact that I need to pay my rent right now."

Paradoxically, many state financial-aid programs pay for a maximum of 24 credit hours annually - 12 per semester - which isn't enough for a student to reach the 120 credits typically needed to earn a bachelor's degree in four years. Thirty percent of full-time students at four-year universities and 72 percent at community colleges take even fewer than that and quickly fall behind, Complete College America reports.

"It's absolutely backward," Johnson said. "We've created a system where we cap (financial aid) at 12 credits (per semester), and the result is students taking a really, really long time to graduate, if they graduate at all."

Early results in the few states that have started to require that financial-aid recipients take 15 credits a semester, or 30 per year, show that these and other new conditions have

begun to nudge success rates higher.

That's been the case in West Virginia, where about half the students who get state financial aid now are required to take 30 credits annually, said Brian Weingart, the senior director of financial aid for the state's Higher Education Policy Commission. The proportion of these aid recipients who graduate within six years has increased to 70 percent, compared with the average for all students in West Virginia of less than 48 percent.

"The pendulum is swinging from access to success and getting these students a credential, or else there isn't much to show for the money you're investing," Weingart said.

Early results from similar pilot programs in Louisiana, Ohio and New Mexico show

See LOANS on P. 5

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Fact or Fiction?

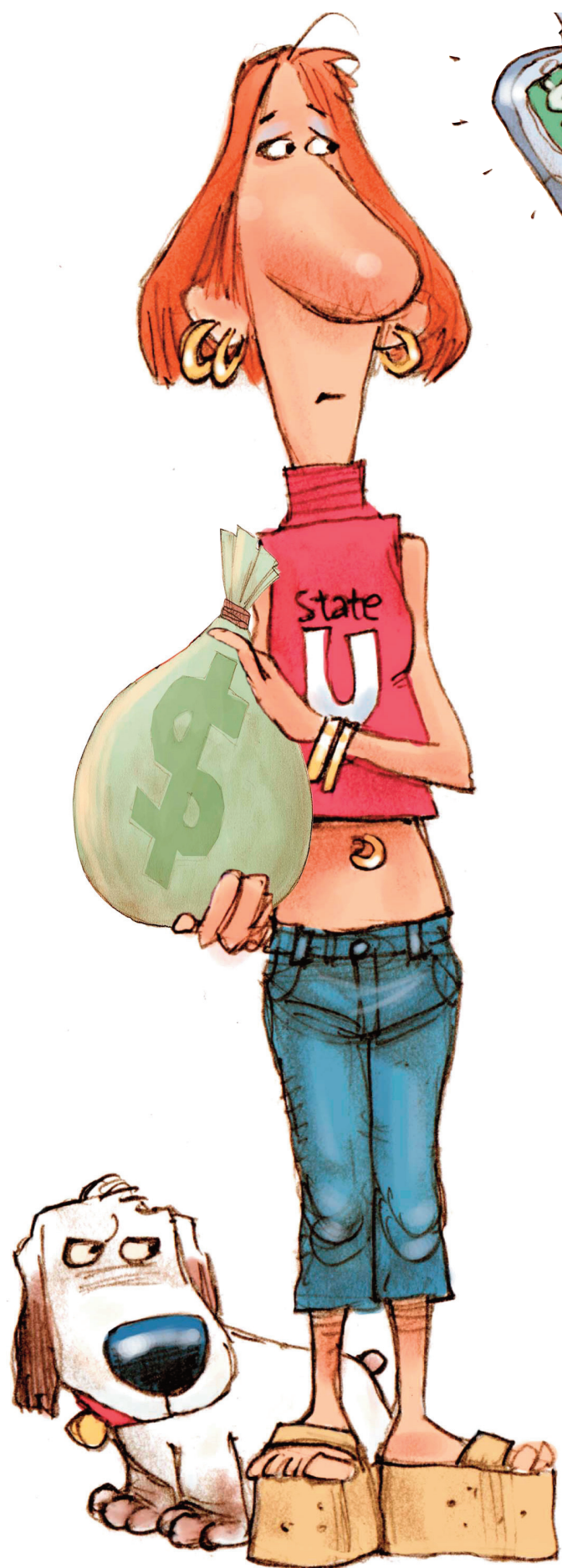
Dreaming helps your learn.

(Find the answer on page 5)

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College Survival Guide

MoNeY MaTteRS

How to survive your first year on campus — without going broke

By Jace Evans and Zainab Mudallal
McClatchy-Tribune

College is meant to be the best years of your life — and they better be for the price you're paying.

For the 2012-2013 school year, the average student's budget hovered around \$22,261 and \$43,289 for public and private institutions respectively, according to the College Board. That's a lot of money.

Although Congress approved a bipartisan student loan deal that ensures lower federal loan rates, higher education still comes with a massive price tag.

This fall, 21.6 million students are expected to attend U.S. colleges and universities, a 6.2 million increase since fall 2000, according to the National Center for Education Statistics.

For many of these students money management will be one of the most important — and toughest — things they'll face. To help ease the process, we've compiled these tips and hints.

BUDGETS

For most, college is the first time students will get their hands dirty with money management. And it's not easy. We spoke with some experts to find out the best ways to manage your money.

Mitchell Weiss, author of "College Happens — A Practical Handbook for Parents and Students" (\$12.34, Amazon.com), and adjunct professor at the University of Hartford, said that budgeting is "aggregating all the cash coming in and allocating all the expenses heading out."

In doing this allocating, Laura Schaefer, author of "Ultimate Money-Saving Hacks for College Students" (\$2.99, Amazon.com), says you should "take a few days to make it because you are always going to forget stuff to include."

If your budget is still going awry, what should you do? Weiss suggests keeping a journal of your spending. "It's a way to troubleshoot and find a leak in the system," Weiss said.

Beth Koblner notes in her book, "Get a Financial Life: Personal Finance in Your Twenties and Thirties" (\$12.65, Amazon.com), essentials at this age may include rent, groceries, utilities, student loans and health insurance. Books, school supplies, laundry materials, toiletries and dorm room furnishings are also essentials. Non-essential items include entertainment, eating out and shopping trips.

That's not to say you can't have fun, just be aware of how much you are spending. This includes joining a fraternity or sorority. "Ask questions, and make sure you know fees and how they work," Schaefer said. Every chapter is different, but a quick scan around Forbes' top-100 colleges list finds prices to be, well, pricy with average dues as high as \$3,362.

If you still need a more rigid budgeting structure, Koblner's book suggests trying a free website like www.mint.com. Mint comes with a free mobile app available in the Apple App Store and on Google Play. Mint collects all of your transactions in one place, allowing you to see where your money is going and how you can save.

HOUSING

According to the College Board, the average college student pays between \$8,000 and \$9,500 a year for room and board, with \$2,500 to \$4,500 of that total going toward food. Although that can take up a large portion of total college costs, there are ways to minimize these high prices.

Obvious options include living with family nearby. A recent report by student loan provider Sallie Mae said 57 percent of students are using this option.

However, with most colleges requiring incoming freshman to live on campus, that may not be an option. Here are some tips to keep in mind:

■ **Location:** It is no doubt that low-cost areas, smaller towns and public colleges come with a cheaper price tag. According to a 2012-2013 U.S. News and World Report, Fordham University in Bronx, N.Y., charges \$15,374 per year (including board) for their spacious New York City apartment-style spaces. Tamara Almai, a senior communications/media major at the university, paid approximately \$1,700 a month when living in dorms and will pay \$800 after moving to an apartment in Brooklyn. Northwestern Oklahoma State University in Alva, Okla., offers the most affordable room and board in the nation, according to U.S. News, charging just \$1,300 for a modern suite-style dorm with basic amenities, and \$3,700 including the weekly 19-meal dining plan. "It's all supply and demand and local market driven," said Marc Wallace, director of students and housing at the Oklahoma school. "It's a town of only 5,000, and there's no major highway or city nearby."

■ **Stick to the basics:** No need for extravagance in freshman dorms. Schools like Clemson University have a \$3,000-per-year discrepancy between the cheapest, basic dorm and the most expensive, luxurious one.

■ **Volunteer:** Schools like UCLA, offer a cheap co-op housing option in exchange for four hours of chores a week. University Cooperative Housing Association Executive Director Arusha Weerasinghe said that price-wise, UCHA is "about a third of what it costs to live on campus," meals and utilities included.

USEFUL TIPS

When it comes to other ways to save on campus, here are some smart habits to help avoid living off ramen noodles.

Schaefer said the key to saving money is your attitude: "If you're likely to look at everything with a question in mind, you're likely to save." Here are some questions Schaefer recommends:

Is there an event going on?

If you're a freshman, most likely, yes. There will always be events on campus with free food, shirts and other activities. Take advantage of them.

Should I bring my student ID? Yes!

If you're on a college campus, most establishments from hair salons to concert venues will have a student special or discount on one or more days of the week. If you're paying full price, question it.

■ **Can I make that myself?** This doesn't just apply to two-ingredient recipes (<http://bit.ly/RRJwH8>). If you can turn cereal boxes into useful storage organizers, go ahead! And if you can't, visit websites like www.instructables.com, or Schaefer suggests finding someone that can. "It's about using your social network," she said.

Is there an app for that?

Always. And with the college crowd being well-versed with technology and social media, many of the discounts are easy to obtain. Check in at establishments on Foursquare and Yelp on your smartphone, and subscribe to Groupon and LivingSocial deals for your college town, Schaefer said.

TRANSPORTATION

Unfortunately, for most incoming freshmen, many schools have policies that prevent you from having a car on campus. Here are some tips for what you can do when you need transportation that your own two feet can't provide.

■ If you're in need of travel within your college town, many schools offer a bus system that is free for students. One great service

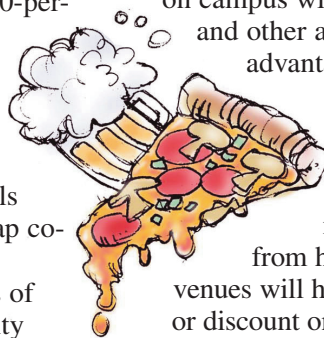
that many universities are turning to is NextBus (www.nextbus.com/homepage/), a free online site that alerts students to when buses will be arriving for certain stops.

■ For those going to school in a city, Almai said, "if you ride the train (subway) several times a week, then it certainly pays off to have a weekly or monthly unlimited MetroCard." Almai also said she rides her bike as much as she can.

■ Amtrak (www.amtrak.com) offers more than 500 destinations with stops in 46 states for those avoiding the airport. With a mobile app compatible on most smartphones, it allows you to book trains, check schedules and can generate an e-ticket. That said, always compare prices with airlines; the train might not always be cheaper. Hipmunk (hipmunk.com) is a site and app that in addition to price can sort your flight options by "agony," or the number of connections and the duration of the trip including any layovers.

■ If you're looking for a cheaper alternative to Amtrak, look no further than Greyhound buses. Greyhound's prices are reasonable and it serves more than 3,800 North American stops.

■ If you are absolutely in need of a car and don't have one of your own, you can always turn to carpooling. Make friends with someone who has a car and you can both benefit — you, by getting where you need to go, and them, by sharing the cost of gas. Of course technology has eliminated the need to personally know someone with a car. You can reach out to people on your class Facebook pages, or you can turn to ride-sharing apps such as Lyft, Ridejoy or Sidecar Ride to get where you need to go.



ILLUSTRATIONS BY CHRIS WARE/LEXINGTON HERALD-LEADER/MCT

Lifestyle

Essential skills for college freshmen

Markia A. Holt
St. Louis Post-Dispatch

As I confidently waltzed into my dorm for my freshman year of college, with my newfound independence and debt in tow, I felt ready to conquer the world. Other than to check in, I refused to call my mother for any issues; I pridefully decided that if I had any problems I would solve them myself.

I was horribly mistaken. I found myself calling my mom about everything from learning how to make do with limited resources to how to handle the dreaded financial aid office and even how to remove a nail polish stain from a comforter.

"Most students have been in the same district for 12 years and struggle with the unknown," said Julie Kampschroeder, counselor at Pattonville High School and the new St. Louis Graduates High School to College Center. "Students are often unaware of certain procedures and professor expectations. I would advise any first-year student to take advantage of Residence Advisers and college counselors because they are trained to help students with these concerns."

As opposed to relying on Google and phoning Mom 24/7, these are a few life lessons that every parent should ensure their child knows before sending him or her off into the great unknown.

TIME MANAGEMENT
Transitioning from high school to college, it is imperative that your student know how to schedule his or her free time effectively. Using a planner consistently will help him or her keep a track of classes, meetings and study time.

Students can also use their smartphones as a scheduling tool. Some great apps are available to help you avoid the pitfalls of procrastination:

iStudiez Pro - Students can include course schedules, plan study sessions, and input assignment deadlines, among other things (available on iOS).
Outliner - This app allows

you to organize your thoughts, tasks, and to-do lists. Outliner uses Dropbox so that students can share their information from any computer or web-enabled device (available on iOS and Android).

Trello - Trello takes a productive approach to studying and collaborating with your peers. This app helps you plan an entire project from the beginning stages to the final product.

FINANCIAL AFFAIRS
If the recent recession taught us anything, it's that credit card debt can get you in trouble.

"Young adults need to know that they will be targeted by credit card companies," Cheryl Bohlen, Finance Park Manager at Junior Achievement, said. "Know how credit works and how it can affect your future buying power."

Students should also learn to budget and prioritize their expenses. Many free online tools and templates are available to students and parents. Also, be sure your child knows how to use an ATM, balance a checkbook and pay her or his own bills.

LAUNDRY
Some students seem to wait until Thanksgiving break for Mom to do all of their laundry.

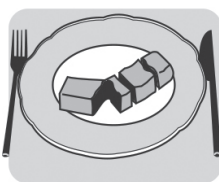
"While visiting my daughter (at college) I noticed that one of the biggest issues for students was knowing how to do laundry properly; there were a lot of kids walking around with discolored clothing," said Lisa Bobbit, whose daughter Jordan goes to Beloit College in Wisconsin. Go over the basics of color sorting, the correct temperature, and when and how much detergent to use.

Many students are concerned about storing their laundry and other items in such a compact space as a dorm room.

"Vertical storage is essential for small spaces. Mount shelves on the wall, use shoe organizers on the backs of doors, add an extra hanging bar in the closet," said Jodi Granok, owner of Organizing Magic in University City, Mo. "Loft the bed and use the space

Exam success

Follow these tips to help you through your stressful exam time. Good luck!



Manageable chunks

List everything you have to do, then break it into manageable chunks; begin studying early, an hour or two per day, slowly building as the exam approaches



Memory

Remembering is easier when it means something to us: Try to elaborate upon new information with your own examples; integrate it with what you already know



Running out of time

Identify the most important topics and focus on areas you don't understand; skim-reading can save time but don't rely on it as an effective substitute for reading



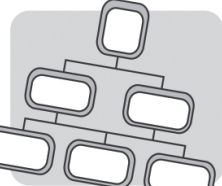
Test yourself

If you're not sure you understand something, make up some questions about key sections and try answering them



Highlighting

Try to get actively involved with the text as you read; take notes, highlight or underline key concepts



Organization

Techniques include writing chapter outlines or summaries and grouping information into categories or hierarchies



Surroundings

Recall is better when study context (physical location, as well as mental, emotional, and physical state) are similar to the exam context; don't study in bed!



Breaks

Take short breaks often when studying; a rested mind is essential before an exam so try to forget about work when on a break or in bed; relax and unwind, mentally and physically

Source: BBC Graphic: Scott Bell

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underneath for a study zone. If at all possible, only bring one season's worth of clothing at a time and rotate during the year."

CAR MAINTENANCE
Your teen should know the basic operations of a car and how it functions. Some basic tasks to know are: how to pump gas, how to check the oil level and washer fluid, how to jump-start a car and how to change a tire.

"Prior to going away for school you should get the oil changed, check the fluid levels, and just have a general inspection done," said Peter Huey, owner of STL Auto Advocates in St. Louis. "Also, a first aid kit, window cleaner and blanket are items you should always keep in your vehicle."

Young adults should also know how to book a flight, navigate a map and decipher public transportation schedules.

COOKING

Even if your child has a meal plan, he or she should know how to prepare a simple meal such as spaghetti. How to cook poultry, knife-handling, and microwave safety are just a few other important skills.

"Some tools and cookware you should have in your beginners kit are: cutlery, a skillet and a cookie sheet," said Sally Burns of Dierbergs School of Cooking.

Don't forget to teach them safe storage for leftovers and proper clean-up. For example, a week-old pizza is not edible.

"Going out to eat is a social experience," said Anne Cori owner of the Kitchen Conservatory. "Many students won't cook because they don't think they have the time, but there are many dishes that aren't time-consuming. Experiment and try new things. That's how you learn."

HEALTH AND SAFETY
Students are more

susceptible to chronic illness because of the close living quarters of the residence halls, says Dr. Douglas Carlson, professor of pediatrics at Washington University. "It's important to take precautions such as washing your hands and not exposing yourself to others if you are sick."

Dorms are a breeding ground for bacteria. Changing your sheets, staying up to date on vaccinations and cleaning your room frequently are great ways to prevent the spread of germs.

Poor immune systems lead to more illness. To combat this, be sure to get plenty of rest and exercise and eat healthily.

"We are naturally drawn to foods with high fat and cholesterol content," Carlson said. "It's important to limit your intake of these items and avoid processed foods. Many people are unaware that fruit beverages and sodas have high calorie content. Limit those

liquid calories; water is always the best option."

Take advantage of athletic equipment. You pay for it; you should use it. Many students played sports in high school but don't in college. Inactivity leads to the all-too-common weight gain known as the Freshman 15, Kampschroeder said.

Sending your child off to school can be one of the most frightening yet rewarding moments of your life - and theirs.

"Don't smother them; talking every day is not realistic," said Bobbit. "You can always talk on the phone, Skype, and most schools have a parent weekend. You have to know that you prepared your child 17 or 18 years for this and that they are ready."a

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Opinions

Boosting inclusion on campus

Michael Roth
McClatchy-Tribune
News Service

I've been a college professor for 30 years, and when August begins, my thoughts turn toward the fall semester.)

In a few weeks, 3,000 Wesleyan students from various walks of life will be back on our lovely campus in Middletown, Conn. But this year, there may be 100 times as many students taking Wesleyan classes online through Coursera. When we decided to become the first liberal arts school to begin offering online classes in this format, many of my colleagues on campus and across the country objected that online education was somehow a betrayal of liberal learning. I agreed with others who thought liberal education was something we should bring to these new technological platforms.

Learning communities on campus may be quite different from online discussion boards, but they are not antithetical.

So I don't see any contradiction in developing online classes at the same time as we continue to invest in the quality of education on campus. While we experiment modestly with online courses, we should double down on our commitment to residential education by reinforcing those elements of campus life that stimulate our students' learning.

Colleges and universities like ours have talked about the importance of co-curricular life, and how the residential



Illustration by Lisa A. Frasier/MCT

experience contributes greatly to the transformative potential of one's college years. At highly selective schools, we have also dedicated significant resources to creating a diverse campus community. We recruit low-income students from around the country, and we use a holistic admissions policy that, when combined with robust financial aid, makes it possible to meet the full needs of a significant percentage of our students without asking them to take out large loans. We do this because we expect graduates to embrace diversity as a source of lifelong

learning, personal fulfillment and creative possibility.

Recent news stories suggest that elite schools need to do even better. Too many qualified low-income and first-generation high school seniors don't bother applying to highly selective schools because they don't realize that scholarships are available.

And our responsibility to students from under-represented groups isn't just in recruiting and in financial aid. How can we go further to ensure that these students thrive when they get to our campuses? This isn't about

technology, it's about how we can live up to our aspirations to "make excellence inclusive."

The verdict in the trial of white-Hispanic George Zimmerman, who shot black teen Trayvon Martin in Florida in 2012, has been much on my mind recently. Zimmerman was found not guilty by a jury; prosecutors had claimed that Zimmerman profiled Martin. Many of our African and African-American students have told us that they feel likely to be profiled. Campuses must react strongly to counteract the fears of minority students. University leaders must

ensure that profiling has no place on university campuses.

Officially prohibiting profiling is one thing; promoting inclusion is a more complex challenge. How do we promote inclusion on campuses that claim to value diversity? In classrooms and dorm rooms, from athletics to the arts?

Some schools do it through special programs organized by administrators, and a few have even canceled regular classes as a sign of their seriousness of purpose. Official programs can

See CAMPUS on P. 5

Are humans hard-wired for racial prejudice?

Robert M. Sapolsky
Los Angeles Times

Reaction to the acquittal of George Zimmerman was just the latest reminder: Race continues to divide us as a species.

But why? Are human brains hard-wired to notice and react to racial differences? At first glance, that's precisely what research seems to demonstrate.

Some of the most compelling evidence for a hard-wired racial divide concerns a brain region called the amygdala, which plays a central role in processing fear and aggression. If you were put in a brain scanner that identifies levels of activity in different regions and shown a picture of something scary, your amygdala would leap into action, telling your heart to race and your skin to get clammy. It would also help you decide what to do next: Run like hell? Pull the trigger? Wet your pants?

Most regions of the brain are "told" what you are seeing only after that information has first been processed by specialized areas of the cortex - a glacially slow process (by neurobiological standards, that is; it takes about half a second). But the amygdala can get information far more quickly, through pathways that bypass those lumbering cortical regions. The amygdala can register information that

appears for less than one-20th of a second, a time so short that you aren't even aware of what you saw. And unfortunately, that information isn't necessarily accurate.

So how does race enter into this picture? Numerous studies have found that if you put someone in a brain scanner and show him brief flashes (one-20th of a second) of emotionally neutral faces, the amygdala activates if the face is someone of a different race.

Now consider a brain region called the fusiform cortex, which specializes in detecting faces. Work by John Gabrieli at MIT shows that the fusiform isn't as active when viewing the face of someone of another race. It's not about novelty: Show a face with bright purple skin and there isn't that blunting of the fusiform response. Other studies have shown that brain regions involved in empathy are more active when seeing a needle poking a finger with your own skin color than one of another race.

All this plays out behaviorally too. In work by Joshua Correll at the University of Colorado, volunteers played a video game in which they rapidly saw pictures of people holding either a gun or a cellphone, with the instruction to shoot only those with guns. When white participants (including police officers) were shown an African American, they tended to shoot faster and were more

likely to mistake a cellphone for a gun.

All this is not only depressing, it's puzzling, if you think about it.

For the majority of human history, people lived in hunter-gatherer bands where they never met anyone of another race. The nearest such person was likely to be hundreds or thousands of miles away. It's only extremely recently, in evolutionary terms, that humans have become mobile enough to encounter other races. Why, then, should our brains have evolved to have such automatic, inevitable, aversive processing of people of other races when such encounters have played virtually no role in how humans evolved? The answer is, they haven't. The aversive processing is neither automatic nor inevitable.

For starters, all the studies discussed found individual variation. Not everyone has an overactive amygdala, an underactive fusiform or an itchy trigger finger when seeing someone of another race. Who are the exceptions? Predictably, people brought up in more racially diverse settings, those with friends or romantic partners of another race.

And even for those who don't live multi-cultural lives, the xenophobia isn't inevitable. It can be blunted by context. In Correll's work, if the person with the gun or cellphone

is pictured in a neutral background, whites show a shooting bias toward blacks. Use a scary background in the picture instead and the bias disappears; subjects now show equally rapid-fire judgment about whom to shoot. In the amygdala-activation studies, it matters who is pictured: White subjects don't have amygdala activation when viewing a picture of, say, Bill Cosby. (When you read this literature, you realize that Bill Cosby is God's gift to scientists doing this research.)

And here's the most heartening news: These brain responses can be fairly easily overridden. Chad Forbes at the University of Delaware demonstrated that if whites viewed a black face while hearing loud rap music, the amygdala response got even bigger. But put that same face over death-metal music - associated with negative white stereotypes - and you don't get the same amygdala reaction.

Moreover, the brain's response to race can be overridden by re-categorizing people. As reported by Robert Kurzban at the University of Pennsylvania, subjects shown a film clip of a mixed-race crowd of people tended to unconsciously categorize people in the crowd by race. But if people in that crowd were wearing one of two different sports jerseys, subjects categorized them by team affiliation instead

of by race. In other words, if the brain evolved to make automatic racial distinctions, it evolved even more strongly to differentiate between Dodgers fans and Giants fans.

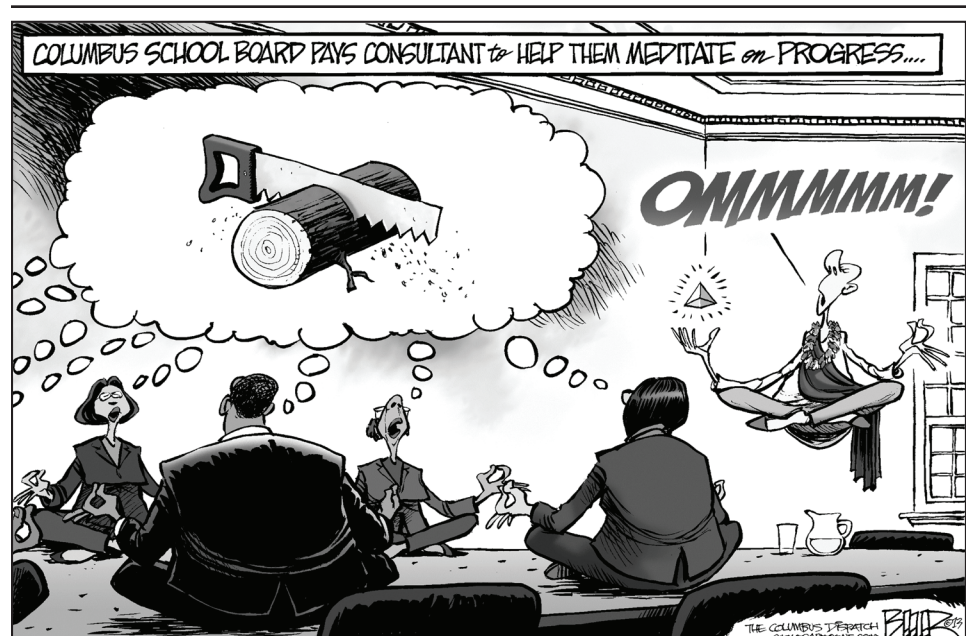
Finally, work by Susan Fiske at Princeton found something else that can override the amygdala response to another race. Subjects were asked to decide whether people in the pictures they were shown would like a particular vegetable. In other words, they were asked to imagine the tastes of the people, to think about what they'd buy in a market, and to imagine them relishing a favorite vegetable over dinner. In that exercise, even if the face a subject saw was of another race, the amygdala wasn't activated.

In other words, simply thinking about someone as a person rather than a category makes that supposedly brain-based automatic xenophobia toward other races evaporate in an instant. Maybe there's hope for us as a species after all.

ABOUT THE WRITER

Robert M. Sapolsky is a professor of neuroscience at Stanford University and the author of "A Primate's Memoir," among other books. He wrote this for the Los Angeles Times.

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LOANS

continued from page 1

that connecting financial aid with meeting certain benchmarks has increased the number of credits earned and the proportion of students who stay in school.

Higher grades also resulted in Louisiana, where the aid was tied, in part, to academic performance. Tennessee gives preference for financial aid to recipients who return from one year to the next. California, Arizona and Florida are testing ideas like these.

In Indiana, more than two-thirds of financial-aid recipients say they'll take 30 credits per year once it's a condition of getting the money.

"We shouldn't view financial aid simply as an entitlement," said Richard Freeland, the commissioner of higher education in Massachusetts, which is trying the idea of giving some state grant recipients more money the more courses they take, up to an additional \$2,000 a year. "I believe that it is reasonable to think of financial aid to some degree as a social contract between the state and the student. The state is saying we are investing in you because not only is it important to you, but it is important to the state."

Graduating on time not only produces more degree holders in states that are struggling to find qualified employees for high-skill jobs, but it also saves students money. Indiana estimates that each additional year in school costs a student \$50,000

in lost wages and additional tuition and fees for which financial aid typically has run out.

There have been similar proposals to tie federal financial aid to graduation rates by forgiving federal student loans for low-income students who graduate within four years, rewarding students with larger grant amounts for taking at least 30 credits per year and requiring students who drop out to pay back the government for any grant money they received.

Nationally, less than 58 percent of students at four-year universities and colleges graduate within six years, and 14.3 percent at two-year colleges within three, according to Complete College America.

Two-thirds of voters whom Hart Research Associates surveyed last fall for HCM Strategists said the highest priority for overhauling the financial-aid system should be to increase the number of recipients who graduate.

Some critics worry that pushing students this way might make things worse, not better. They say that students who already are struggling in school might fail if they're forced to take more credits, or might switch to the easiest possible majors. At many public universities and colleges, which have suffered years of budget cuts, required courses may be full or unavailable when students need them.

"You want them to finish, but there's also something to be said for having them learn something," said Rodney Andrews, an assistant economics professor at the University of Texas at Dallas who has studied state

financial-aid programs.

The federal Advisory Committee on Student Financial Assistance said last month that attaching strings to financial aid in order to increase graduation rates is "likely to further undermine the four-year college enrollment, persistence and completion of qualified low-income high school graduates, particularly minority students."

But two states, California and Colorado, are doing exactly that: using their financial aid money to make institutions graduate more students.

In California, students no longer can use state financial aid to go to universities or colleges that have low graduation and high student-loan default rates. In Colorado, campuses will get more state financial-aid money for students who stay on track to finish their degrees. Colorado also is considering adding a stick to that carrot: cutting financial-aid allocations to campuses that take too long to graduate their lowest-income students.

"There's got to be accountability," said Darryl Greer, who focuses on higher education at the William J. Hughes Center for Public Policy at Stockton College of New Jersey. "And who should we hold accountable? The institutions."

(The Hechinger Report is a nonprofit, nonpartisan education-news outlet at Teachers College, Columbia University.)

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CAMPUS

continued from page 4

be symbolically important, but they often wind up preaching to the choir with little residual effect. My hope is that students, faculty and staff will rise to the ongoing challenge of promoting inclusion through myriad, informal discussions across campus, and become more mindful of any barriers to inclusion that still exist.

This will mean that people will have to talk with others with whom they might not share an obvious affinity. Athletes and activists, artists and lab rats will have to engage with one another about their lives on campus. Blacks and whites, Hispanics, LGBTs and Asians will have to share some of what it means for them to try to participate in campus community. This means leaving behind the anonymity of the online chat and facing one another with all our differences and possible connections. And when people begin to recognize barriers to inclusion, not online but in the flesh, they will want to tear them down.

Let me quote President Obama on what might come of these efforts: "there's the possibility that people are a little bit more honest, and at least you ask yourself your own questions about, am I wringing as

much bias out of myself as I can? Am I judging people as much as I can, based on not the color of their skin, but the content of their character? That would, I think, be an appropriate exercise in the wake of this tragedy."

Trying our best to be "a little more honest" and to "wring as much bias" out of ourselves as possible will be important tasks on all our campuses as we strive to provide the best residential education for all our students. We won't just do this via listserves and discussion boards; we will do it across the lunch table, or in the library, or in the classroom. We can't pretend that our campuses are immune to the violence and prejudice that infects much of the world around us. But we can stand with those who promote fairness and inclusion.

Campuses are not "bubbles" that keep the world outside at bay, nor are they virtual sites for anonymous interactions. They should be sites of inquiry at which students can challenge themselves and the status quo in a spirit of generosity and idealism. By building more inclusive and dynamic campus communities, students will be able to use the lessons learned to make a positive difference beyond the borders of the university.

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music downloads

Week ending Aug. 20, 2013



#1 Album
Crash My Party
Luke Bryan

Top tracks

- 1 **Roar** • Katy Perry
- 2 **Blurred Lines** • Robin Thicke
- 3 **That's My Kind of Night**
Luke Bryan
- 4 **Wake Me Up** • Avicii
- 5 **We Can't Stop** • Miley Cyrus

Source: iTunes

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Healthy Living

White vs. red

How the nutrients in 3.5 oz. (100 g) of red potatoes compare to those in white potatoes when cooked in their skins – the healthiest way:

	White	Red
Calories	94	89
Protein (g)	2.1	2.3
Iron (mg)	64	70
Thiamine (mg)	0.5	0.7
Folate (mcg)	38	27

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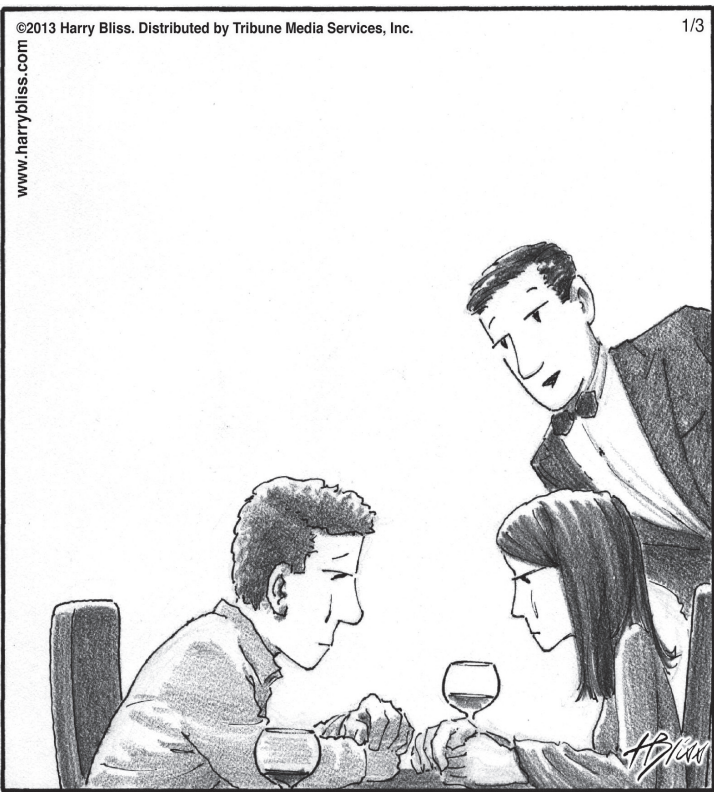
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Bliss



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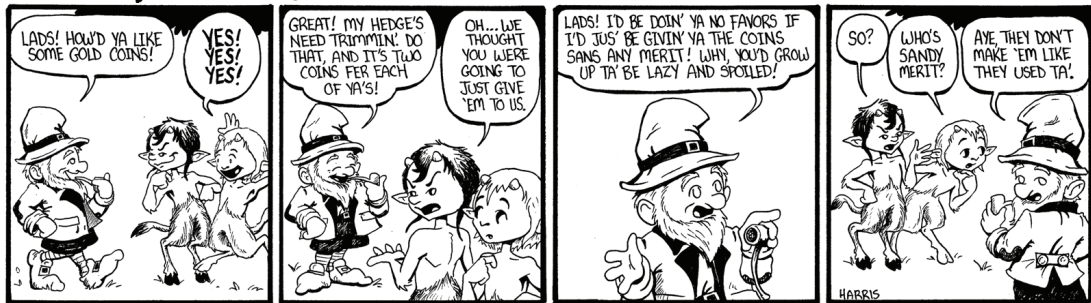
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Sudoku (Easy)

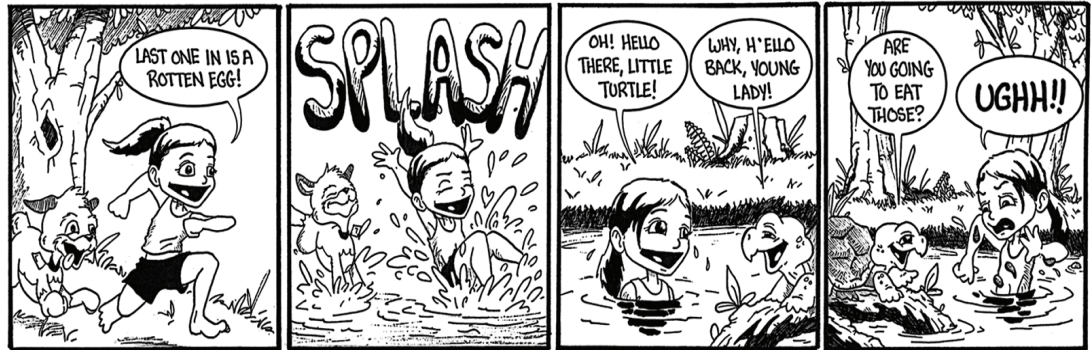
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			7	9						
		9	8					2		4

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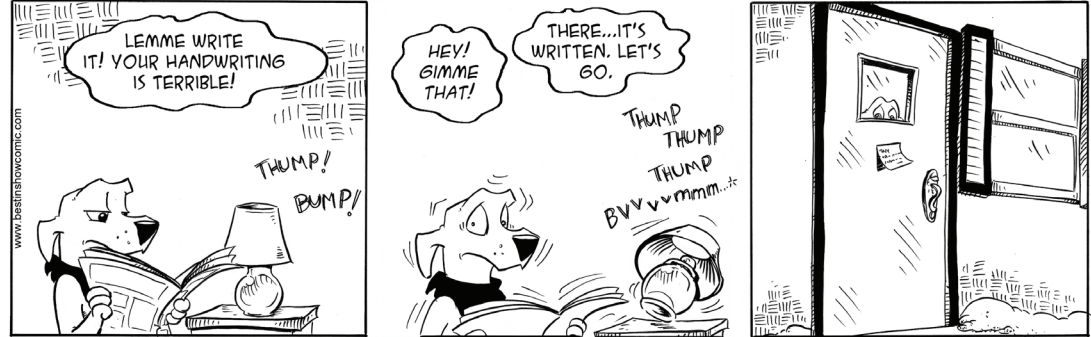
Imps! by Jeff Harris



Jenna



Best In Show



xkcd.com



The TV Crossword

By Rich Norris and Joyce Lewis

- ACROSS**
- 1 Toast go-with
 - 4 Its pH is more than 7
 - 10 Queen's spouse
 - 14 "___ live and breathe!"
 - 15 Spoil, as a barbecue
 - 16 Most eligible to be drafted
 - 17 Conceded the point
 - 19 Sean Connery, by birth
 - 20 Connected the opposite shores of, as a river
 - 21 Flammable gas
 - 23 Caravan's watering hole
 - 25 Feel remorse over
 - 26 Like-minded groups
 - 29 Yosemite grazer
 - 31 Cattle marking
 - 35 Geologist's collectible
 - 36 Backbone
 - 38 Fishing spot
 - 39 Turnpike traveler
 - 40 With 69-Across, Dr. Seuss classic
 - 41 State where Interstates 35 and 80 cross
 - 42 Prie-_: kneeler
 - 43 Receives guests
 - 44 Symbol before the sharps and flats
 - 45 Dust-up
 - 47 Way past tipsy
 - 48 Dress bottom
 - 49 Influential D.C. group
 - 51 Medication for insomniacs
 - 53 Military mess assignment, and this puzzle's title
 - 56 Developmental stage
 - 60 Sentence subject, as a rule
 - 61 "Is that a guarantee?"
 - 64 Oil cartel acronym
 - 65 Repair shop courtesy
 - 66 Wire thickness unit
 - 67 Second-youngest March sister, in literature

1	2	3	4	5	6	7	8	9	10	11	12	13	
14				15						16			
17			18								19		
20								21	22				
			23			24		25					
26	27	28			29	30		31		32	33	34	
35					36			37		38			
39					40					41			
42					43					44			
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			49		50			51	52				
53	54	55						56			57	58	59
60					61	62	63						
64					65						66		
67					68						69		

By Jeffrey Wechsler

7/1/13

- 68 ___ Glue-All
- 69 See 40-Across

DOWN

- 1 They set up the 18-Down
- 2 Quickly, in memos
- 3 Flaky mineral
- 4 Sports venues
- 5 Puts on cargo
- 6 Tot's wading spot
- 7 12 months in Madrid
- 8 Close to the ground
- 9 Word before circle or peace
- 10 Deli sandwich freebies
- 11 Ancient Peruvian
- 12 Eye-catching sign
- 13 Airport boarding area
- 18 Decisive end to a boxing match
- 22 Bathroom fixture
- 24 Enters stealthily
- 26 Thin nails
- 27 Huey and Dewey's brother
- 28 Four pairs
- 30 Rustic paneling wood

Saturday's Puzzle Solved

J	I	M	A	T	E	A	R	S	I	D	E	A			
U	N	A	I	R	A	B	L	E	I	N	R	E			
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B	L	I	T	Z	K	R	I	E	G	E	S	S			
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			M	N	O			U	L	T	I	M	A	T	E
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S	A	X	H	O	R	N	S		L	O	S				
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H	E	S	S		S	L	E	D	S		E	N	S		

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7/1/13

- 32 Garlicky sauce
- 33 More modern
- 34 Preliminary version
- 36 Librarian's admonition
- 37 Nav. officer
- 46 Bit in a horse's mouth?
- 48 Recovers from a bender, with "up"
- 50 Washer phase
- 52 Yam, for one
- 53 Handle near a keyhole
- 54 Francis or John Paul II, e.g.
- 55 Song for two
- 57 Beef cut
- 58 Song for three
- 59 Shriek cry
- 62 Internet giant that owns MapQuest
- 63 '60s combat venue, briefly

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Tanney's shot at the real thing

Sam Farmer
Los Angeles Times

NFL teams like quarterbacks who can fit the football into tight windows.

In the first throw of his trick-shot video, Alex Tanney fired the ball out of a tight window - specifically, from a dormitory room on the third floor of Bowers Hall at tiny Monmouth (Ill.) College. Kneeling on his couch and showing impeccable timing, Tanney threaded a pass out the window and into the hands of a teammate sitting in the bed of a moving pickup truck.

Tanney, vying for a spot as a reserve quarterback for the Dallas Cowboys, became a virtual overnight sensation with the five-minute video, which he posted on YouTube in February 2011.

The video shows him making a slew of eye-rubbing throws, among them a toss from atop the school's library, another over the football field's scoreboard and off the crossbar, and one that sails from the floor of the school's main gymnasium through the doors of a mezzanine area and into a trash can sitting on the floor of an adjacent gymnasium.

"Everybody's like, 'Is it fake?'" said Tanney, during a break at Cowboys training camp. "No. I've never even thought of it as looking fake because we actually did it. So when I watch the video, there's nothing I see where you could say, 'Oh, they edited a football

in there.' We didn't edit a football in there."

The video, which has been viewed 3.2 million times in the last 2½ years, isn't the reason Tanney has a chance to crack the Cowboys' roster, or why the Kansas City Chiefs had him in camp last summer and on their roster for much of this off-season. (He was on injured reserve last season.)

Tanney made his mark as a player, setting NCAA Division III career records with 14,249 yards passing and 157 touchdowns. To NFL types, the trick-shot video is a curiosity, at best. Cowboys Coach Jason Garrett said he hasn't even watched it.

"He's got a little moxie to him," Garrett said of the 6-foot-4 Tanney. "He's got some instincts. He can move, he can throw."

But Garrett also understands that college players who weren't in the national eye sometimes seek creative ways to grab the spotlight. After all, Garrett faced some of the same challenges as a quarterback at Princeton who likewise beat the odds and made it to the NFL.

"You're trying to do everything you can," the coach said. "There's scouts everywhere, and word of mouth, 'You've got to see this kid.' That exists. But a lot of times, these guys need to do this. There are a lot of football players out there, and how do you distinguish yourself? I don't begrudge him at all" for the video.



Photo by Rodger Mallison/Fort Worth Star-Telegram
Dallas Cowboys quarterback Alex Tanney stays loose on the sideline during the fourth quarter against the Miami Dolphins in the Hall of Fame Game at Fawcett Stadium in Canton, Ohio, Sunday, August 4, 2013. The Cowboys defeated the Dolphins, 24-20.

Tanney has had some highs and lows in Cowboys camp. In the Hall of Fame game against Miami, he completed five of 10

passes for 58 yards. Against Oakland, he completed one of six for eight yards. Both Nick Stephens and Kyle Orton

got more work behind Tony Romo in the second exhibition game. He was 14 of 19 with one touchdown and an interception in a 12-7 loss to Arizona on Saturday.

Tanney's post was inspired by a trick-shot video of Connecticut quarterback Johnny McEntee, whose submission has garnered 7.1 million views. Tanney's pals essentially said, "If he can do it, so can you." Tanney's video took a week to shoot with an inexpensive, hand-held camera.

"We weren't even going to put it online," Tanney said. "My friend was like, 'Why don't I edit this and we'll put it on YouTube?' We're sitting there that night and we're watching it climb from like 20 hits. We'd refresh and it would be 40 hits. And we were like, 'Oh, this is pretty good.' We wake up the next morning and it's at 400,000 hits. Within a week, it's in the millions."

The hardest shot didn't necessarily look the most difficult, Tanney said. He threw a bullet pass into a springy net, and the ball landed in a trash can on the ricochet.

"I stood there for I don't know how long," he said. "You've got this ball that's not round like a basketball but is oblong. You think you've got a feel for the way it's going to ricochet, but if you don't throw it with the same spiral, if that point isn't where it's supposed to be, it might bounce way over the other direction." So Tanney reverse-

engineered the shot, marking where the misfires most often landed, then putting a trash can in that spot. Bingo.

For Monmouth teammate Vinnie Miles, who shot most of the video, one of the more impressive shots was the first footage he got. Tanney threw a long pass through a basketball hoop.

"We had about six guys there, one of them was a quarterback in high school, and we tried for about a half-hour to make one. Not one of us made a basket," Miles said. "Alex hit one on the first try."

Tanney comes from an athletic family. His father, Don, is a retired football coach and Hall of Fame basketball player at Monmouth. Alex is the youngest of three sons. The eldest, Matt, played basketball and football at Wabash College and is now associate athletic director at Western Illinois. Mitch, the middle brother, played quarterback at Monmouth before Alex and now is director of analytics for the Chicago Bears, meaning he crunches numbers to help the personnel department and coaching staff.

"That video is fun, but just the fact he's gotten this far speaks to the hard work he's done," Mitch said of Alex. "Coming from a small school, it's an uphill battle."

Yes, up the hill, around the corner, off the light post.

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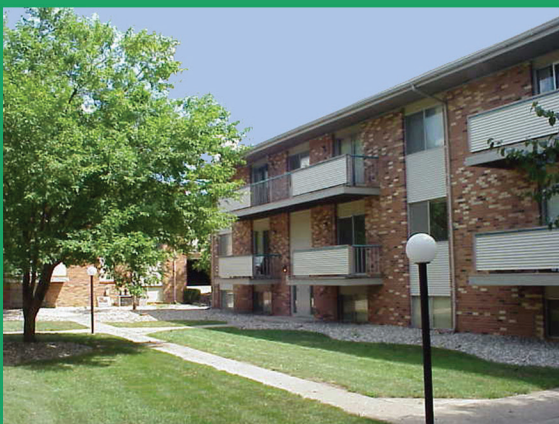
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