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Group helping frat fire victims

The Daily Reflector

Monday, February 02, 2009

An account has been established to help members of Sigma Phi Epsilon who lost their belongings in an early Friday morning fire at the fraternity's annex house.

The account was established at BB&T by East Carolina University's Interfraternity Council and alumni members of Sigma Phi Epsilon, said council president Patrick Sebastian.

"It's difficult to imagine waking up and having everything you own destroyed," Sebastian said. "The best thing we can do for them is to help them rebuild their lives here at ECU by helping the brothers of Sigma Phi Epsilon replace all of their possessions."

Nine students lived in the home. There also were four overnight guests at the Summit Street residence when a faulty electrical outlet started the fire, which was reported about 6:20 a.m.

A dog died in the fire. The students lost their clothing, school supplies and computers.

The Interfraternity council is an umbrella organization of the university's 16-member fraternity system.

Donations for the "Sigma Phi Epsilon Fire Relief Fund" may be dropped off at the East Carolina Greek Office in Mendenhall Student Center or deposited into the bank account at any BB&T location, Sebastian said.

The council plans to divide the donations among the nine Sigma Phi Epsilon members.

Sigma Phi Epsilon President Ryan Harris said the fraternity appreciates the help.

"We are grateful for the way the ECU community and local community has helped us so far," he said. "Our immediate focus is to help the nine brothers affected by the fire."

For more information, contact the East Carolina Greek office at 328-4706.

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Editorial: Protecting lives- Blaze encourages attention to student safety

Monday, February 02, 2009

The fraternity house consumed by fire near the East Carolina University campus on Friday did not have a sprinkler system to extinguish the flames. Residents there had not conducted a fire drill in nearly a year. Yet all 13 young people inside escaped the blaze without serious injury.

For that, this community should be grateful, knowing this fire could have ended in tragedy. But good fortune must not diminish the need for heightened awareness about fire safety and the imposition of preventative measures proven to protect lives.

Investigators believe a faulty electrical outlet caused the early morning fire at the Sigma Phi Epsilon fraternity's annex building, located on Summit Street about a block from the East Carolina campus. A neighbor spotted the blaze at 6:20 a.m. on the building's porch, though it spread quickly to other parts of the house. The 13 people inside escaped through windows, and were helped off the roof as firefighters arrived to battle the flames.

Greenville Fire-Rescue responded quickly, about four minutes after an alarm hard-wired into the city and East Carolina systems alerted residents and responders. Their rapid response did not help to salvage the structure or residents' possessions, but does show the value of requiring such an alarm and ensuring it is kept in working order.

Saving the house may have been possible with a sprinkler system. East Carolina will require fraternity and sorority houses to have sprinklers by 2013, but lacks such a mandate now. In fact, some on-campus residence halls do not have sprinklers and may not until 2012, when the project of retrofitting those buildings is slated for completion.

The lack of on-campus sprinklers was apparent in March 2006, when a dorm room fire in Clement Hall forced the building's evacuation. East Carolina was fortunate then, but fires involving university students can have a deadlier conclusion, particularly in off-campus housing. East Carolina most recently lost two students in a 2003 apartment fire, and North Carolina has recorded 10 fire-related student deaths since 2000.

Nearly 13 years after the Phi Gamma Delta fire at UNC-Chapel Hill claimed the lives of five students, fire safety does not receive sufficient emphasis. In this case, the last fire drill was nearly a year ago and Greek organizations typically only hold one drill a year rather than one each semester. That may have contributed to the fact that two rope ladders installed for escape were unused on Friday.

The entire community should be grateful these young people escaped without harm. But it should not take for granted that good fortune, nor shirk its responsibility to foster a greater attention to fire safety.

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Off-road experience

By Kim Grizzard
The Daily Reflector

Tuesday, February 03, 2009

What kid hasn't heard: “Don't touch that! You don't know where it’s been”?

On Saturday, moms and dads will not only allow, they will encourage their children to put their hands on a tire that has been places they cannot imagine. A 400-pound tire used on the Space Shuttle Endeavour will be at the hub of a Go-Science event to celebrate the International Year of Astronomy.

Also at the free event, participants can construct a star wheel, learn to tell time by the light of the moon, play space games and experience a portable planetarium. All the activities are part of a kick-off event of a yearlong celebration of astronomy.

“It's something happening all around the world,” said Roger Conner, executive director for Go-Science, a science center being developed in Greenville. “This is being celebrated in over 140 countries.”

In Greenville, Saturday's event also marks the unveiling of the space shuttle tire that Go-Science received from NASA. The tire was used on the Endeavour in 2002 on the final successful shuttle flight before the Columbia disaster.

Though most people have probably never thought about it, tires used on a space shuttle don't end up stacked behind somebody's garage or sold on eBay like Justin Timberlake's half-eaten French toast. The tires, produced exclusively in Norwood, N.C., are considered NASA artifacts. Museums, science centers and other nonprofit institutions compete to receive a piece of history.

"Every few years, NASA makes some of their artifacts available to nonprofit institutions," Conner said. "We submitted a grant to NASA basically saying how we would use the tire."

To get it, Go-Science officials proposed using the tire as inspiration for a student essay contest. The contest invites students in second through eighth grades to submit essays and pictures on various space shuttle topics (see related article). The Endeavour, constructed after the Space Shuttle Challenger was lost in an accident in 1986, got its name through a nationwide student essay contest.

Dr. John T. Meredith, chairman of the board of directors for Go-Science, said the effort to land the tire was actually three years in the making. Only about 50 space shuttle tire artifacts have been made available.

“A lot of people do not have the opportunity to see a space shuttle flight,” Meredith said. “When you provide an artifact like this, it allows them to relate and to touch and to connect.”

Connecting people with science is one of the primary missions of Go-Science, a nonprofit center being designed to serve a 19-county area. Once completed, the center will include a planetarium, exhibit spaces, the East Carolina University Center for Science, Mathematics and Technology Education, advanced life-sciences and physics-chemistry classrooms and a local television station with a complete weather department and studio.

“That's really the goal of Go-Science is to create these fun and engaging activities that are also educational,” Conner said. “We’re providing something that children can't get anywhere else.”

While other science centers in the region focus on elementary school-age children, Go-Science's Challenger Learning Center plans to target middle school learners. Even before the Challenger center opens its doors, it is already providing astronomy education through outreach programs including a portable planetarium, which presented programs for more than 3,200 students last year.
Founded by the families of the astronauts killed in the Space Shuttle Challenger explosion in 1986, the Challenger Learning Center is an international, not-for-profit education organization that provides realistic mock-ups of Mission Control and an orbiting space station. Greenville's Challenger center, the newest of 50 such centers nationwide, will be the only one in the state.

"We will particularly honor astronaut Michael J. Smith of Beaufort," said Karen Dawkins, director of ECU's Center for Science, Mathematics and Technology Education. Smith, pilot of the Challenger, is the only remaining astronaut from the mission not to have a Challenger Learning Center located near his hometown.

Once the center has a permanent home, Meredith hopes Go-Science will be able to roll out other NASA artifacts besides the space shuttle tire. He would like to see the center acquire a moon rock.

"We've already established a relationship with NASA, a very successful relationship," Meredith said. "That would be a community project, but it's something we can do."

The International Year of Astronomy kick-off event will be held from 2-5 p.m. Saturday at the Willis Building, 300 E. First St. The free event will feature activities for all ages, including the space shuttle tire, space games and a portable planetarium. Go-Science is planning events throughout the year to celebrate the International Year of Astronomy, themed "The Universe: Yours to Discover." Other events planned include telescope-making workshop, Astronomy Day and observations in conjunction with the Carolina Skies Astronomy Club. For more information, visit www.go-science.org or call (800) 919-0824.

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Perdue to agencies: Prepare for layoffs

BY ROB CHRISTENSEN, Staff Writer

Comment on this story

RALEIGH - Gov. Beverly Perdue said this morning that state agencies should prepare plans for potential layoffs, even though she said she didn't think they would be necessary.

At a Council of State meeting this morning, Perdue said that personnel managers need to update their procedures for layoffs.

"I want everybody to be prepared," Perdue told reporters afterwards. "I do not anticipate RIFs or layoffs or even four-day work weeks. But I think it does us all justice to be prepared as the economy softens. This is not a paper exercise we are about. Tough decisions are going to be made.

"There are going to be tough decisions by families around their kitchen table, and state government is no different."

Last week, Erskine Bowles, president of the UNC system, raised the possibility of employee furloughs.

Perdue said was expecting to hear from her Cabinet departments soon on deeper, more specific cuts. She said some of the recommendations made by the agencies, such as closing state prisons, would have no immediate impact. Prison closings could take six months to a year to accomplish.

As a long time Senate budget chairman, Perdue said she could differentiate among real budget-cutting proposals.

"I'm an old dog," she said. "I know those tricks. I want folks to be reasonable. Otherwise I will choose myself. I know how to choose."

She also is planning to head to Washington on Friday to talk about the shape of the stimulus package and how it might affect North Carolina. She is one of several governors who have been invited.
Among other issues, Perdue said, she is concerned that North Carolina will not get its share of money for education. She is also asking for flexibility about when the money can be spent.

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State agencies make austerity plan

MARK JOHNSON, BENJAMIN NIOLET AND ROB CHRISTENSEN, Staff Writers

Comment on this story

RALEIGH - North Carolina officials are planning budget cuts that will ripple through the state in the form of potholes, more mosquitoes, dirty creeks, roadside garbage and more mentally ill patients on the street.

State agencies have responded to Gov. Beverly Perdue's orders for cuts with itemized lists.

The cuts range from closures of prisons to delays in car purchases to canceling trips by zookeepers to discuss animal breeding.

So far, Perdue's austerity demand, brought on by the recession-driven drop in revenue, has appeared as abstract numbers: 7 percent of a $21 billion budget. The agencies, though, are showing how residents could be affected.

The N.C. Department of Transportation said it would slash $54 million, or 8 percent, from funds used to fix and clean roads.

At least seven prisons would close. Others could have more drug use and less prayer, given proposals to reduce inmate drug testing and to eliminate three chaplain positions.

The Department of Environment and Natural Resources says it will cut $100,000 in aid for programs that keep mud from construction sites out of creeks.

Agencies promise less travel, fewer commission meetings and cost shifts to cities and counties.

Taxpayers likely won't feel pain "until their branch library closes," said Sen. Richard Stevens, a Cary Republican, mentioning a proposed 7 percent cut in the $16 million state aid to libraries.

Some legislators may say belt-tightening is overdue. The budget has grown steadily, from $14.5 billion in fiscal 2003 to $21.5 billion this year.

In the past, agencies have offered cuts intended to stir protest. It's impossible to say whether any such thinking went into the current list, though some proposals could cause squawking.

Grants to rape crisis centers would disappear, and mental health hospitals would have 50 fewer beds.

Drivers no longer would see prison work crews on roadsides or fighting forest fires, because of guard time and transportation costs.

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Colleges expand anti-smoking rules

Advocates see a 'tipping point' in campaign; some smokers feel ostracized

ANNE BLYTHE, Staff Writer
Comment on this story

CHAPEL HILL - On a breezy, gray day, smokers huddled around the flagpole near the center of UNC-Chapel Hill, pushed closer together, figuratively and literally, by a year-old smoking ban on much of campus.

In a state that once touted the golden leaf's economic benefits as greater than its health risks, UNC-CH is one of 26 college and community college campuses to adopt policies either banning or severely limiting tobacco use.

The haze around the flagpole -- one of the few places outside the 100-foot smoke-free perimeter around all campus buildings -- is a sign of the progress that tobacco-free advocates are making.

But even those abiding by the rules say the movement to go smoke-free has been slow to catch fire in this state.

No citations were issued at UNC-Chapel Hill during the first year of the smoking ban, although complaints about rule-breakers prompted 13 written warnings by UNC-CH police.

The Orange County district attorney is not thrilled that those complaints might one day end up in local courtrooms.

"We've got a lot of work piled up on us," said Jim Woodall, the Orange County district attorney. "We're going to do everything we can to not have smoking violations come up before District Court judges. I really think the university needs to come up with a different plan."
Other colleges are putting in new restrictions.

Peace College in Raleigh went smoke-free at the start of the year. Wake Tech bans smoking, as does Louisburg College in Franklin County, according to the state Health and Wellness Trust Fund.

The trust fund, which gets a quarter of the state’s payments from the 1998 national settlement with tobacco companies, is part of a tobacco-free college movement generating new rules across the country.

Nearly 28 percent of all 18- to 24-year-olds in North Carolina smoke, according to trust fund research, and, nationally, it is the only age group in which smoking rates are increasing.

Vandana Shah, executive director of the state trust fund, said she is optimistic that more campuses will join the tobacco-free movement. Meanwhile, the first bill introduced in the state legislature this session was to prohibit smoking in public and work places.

Secondhand smoke is a worry for many, as are the immediate health risks for those doing the inhaling.

"We're now at a tipping point," Shah said. "There are some geographical areas and some schools where there has been a lot of resistance and some schools where, with the geography and the history, you would think there would be resistance, and there hasn't been much. A cultural shift is happening."

At N.C. State, outdoor puffers must steer 25 feet clear of all buildings. That rule went into effect a year ago. Residence halls went smoke-free in August.

Only Winston-Salem University, Elizabeth City State University and UNC-Pembroke are as restrictive as UNC-Chapel Hill in the 17-campus university system.

Many smokers at UNC-CH say they do not mind the new hardships. But others are not thrilled with the restrictions.

The rules, they say, are so limiting that many smokers disregard them and duck into out-of-the-way places to sneak a drag.

"I think this has just pushed it into the dark corners because people still are going to smoke," said Nancy Augustine, 39, a junior in the Spanish and Latin American studies programs.

Denise Walker, 47, a senior studying psychology, added: "I smoke wherever I want. This is tobacco country. I am over 21. I have the right to smoke. That's how I look at it."

Sarah Hrabowecy, 20, an art history student from Pinehurst, lit up with Mariel Hewett, 21, a fellow art history student from Pinehurst, and Philip R. Emanuel, 22, a German and communications major from Charlotte.

"I feel like we're on display here," Hewett said.

Nonsmokers wary of the carcinogens in the air have been known to give the smokers an earful with loud coughs as they pass through the hazy area.

"I definitely feel ostracized," Hrabowecy said.

But the no-smoking buffers, strange looks and loud coughs have not made the three college-age smokers rethink their habit. "I'm here," Hrabowecy said.

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JAMES E. LONG

former longtime State Insurance Commissioner.  
James E. Long, former longtime State Insurance Commissioner  
passed away on Monday February 2, 2009 with his family by  
his side.  
Long came from a politically active family in Alamance County.  
Like his father and grandfather, he served in the state House  
of Representatives. He also served as legal counsel to the  
Speaker of the House and Chief Deputy Commissioner of the  
Department of Insurance. In 1986, he was elected insurance  
commissioneer, and he served six terms in that office until his  
retirement last month. 
James Eugene Long was born on March 19, 1940, in  
Burlington, to Helen Brooks and George Attmore Long. His  
family was politically active, with his grandfather and his father  
serving in the state House of Representatives. During a  
Democratic rally in 1946, his father walked in late and was  
recognized by Gov. Melville Broughton, who pointed out his red  
tie. Afterward, his father never wore anything but solid red ties  
until his death in 1999. Like his father, Long always wore a red  
tie and will be remembered as such. Long graduated from  
Walter M. Williams High School in Burlington in 1958. He attended N.C. State University from  
1958 to 1962. He then transferred to UNC-Chapel Hill, where he earned a bachelor of arts. He  
earned a law degree from UNC's law school in 1966. After graduation, he worked as an attorney.  
From 1971 to 1973, he served as a member of the state House of Representatives, representing  
Alamance County. He served again 1975 to 1976.  
In 1985, he was elected insurance commissioner, serving six terms. He is the longest serving  
insurance commissioner in North Carolina history and the longest currently serving member of  
the Council of State. In 2008, he announced he would retire at the end of his term, passing  
the torch to assistant Wayne Goodwin, who won the November election.  
Jim is survived by his wife, Mary Margaret "Peg" O'Connell; his son, James E. Long Jr. and wife,  
Stephanie; his daughter, Rebecca A. Long, PhD and husband, Greg Hess; five grandchildren,  
Steven A. Long, Morgan B. Long, Kristina R. McNeal, Matthew C. McNeal, and Hannah E.  
Englehart; two sisters, Betty Adams and husband, Howard of Burlington, and Julia Long Tighe  
also of Burlington.  
The family will receive friends on Wednesday February 4, 2009 from 2:00-4:00 and 6:00-8:00  
p.m. at the Wynne Center, 300 St. Mary's Street, Raleigh, NC 27605.  
Public services will be held on Thursday February 5, 2009, details to follow. On Friday February 6,  
2009 a funeral service will be held in his home town of Burlington at the Episcopal Church of the  
Holy Comforter with the Rev. David R. Williams officiating at 2:00 p.m. The family will receive  
friends prior to the service from 10:00 a.m. to 12 noon at the church. Burial to follow at the Pine  
Hill City Cemetery in Burlington.  
Memorial donations can be made in Mr. Long's honor to the NC Fallen Firefighters Foundation2501  
Blue Ridge Road, Suite 150 Raleigh, NC 27607 or to the NC Prevention Partners, 88 VilCom Circ.  
Suite 110, Chapel Hill, NC 27514.  
On line condolences and tributes can be made at www. Brown- wynne.com  
Arrangements by Brown-Wynne Funeral Home, 300 St. Mary's Street, Raleigh, NC 27605, (919) 
828-4311.  

Published in The News & Observer on 2/3/2009

Today's The News & Observer obituaries
Retired UNC social work dean dies

SAMUEL SPIES, Staff Writer
Comment on this story

John B. Turner, a pioneering professor whose name graces the School of Social Work building at UNC-Chapel Hill, has died.

Turner, 86, was the first black dean at UNC-Chapel Hill. He led the university's School of Social Work from 1981 to 1992, and the drive to build the $10 million Tate-Turner-Kuralt Building.

"He is a distinguished pioneer in social work," recalled Paul Hardin, who was chancellor when Turner retired. "A skillful and devoted dean, a good scholar, and a doer. Without him, there would have been no building with those three names."

He was born Feb. 28, 1922, near Macon, Ga. His father was an English professor and his mother was an English and art teacher. Both were college graduates, a rare achievement for blacks at the time.

Turner went to Morehouse College, where he was a senior in math and physics when he decided to join the military in 1943, according to newspaper archives. He trained as a bomber pilot, but the military's policies of segregation kept him from seeing action.

He joined the faculty at UNC-CH in 1974 as William Rand Kenan Jr. professor of social work and became dean of the school in 1981.

Turner felt continuing education was critical to those working in what he called "the helping professions."

"Without that education, we cannot even begin to hope to understand the problems we study, much less come up with ways to try and solve them -- ideas and good intentions are not enough," he said in a 1978 interview. "The moment you think you know it all, you are in trouble, and the people you are seeking to help are also in trouble."
Turner's mission was to build the school from a good one into a great one, recalled Jack Richman, who succeeded Turner after working under him for about 10 years.

"He said he was going to be trying to change the school," said Richman, "and that was like changing the fan belt on a motor when it was running, and suggested I watch my fingers."

Part of that change was the construction of a new home for the school. The Tate-Turner-Kuralt building, finished in 1995, bears his name along with those of the late Charlotte banker and social advocate Jack Tate and journalist Charles Kuralt.

Turner also worked to attract nationally and internationally known faculty, Richman said, and remained committed to the school after his retirement.

"He was a warm, caring person. His door was always open," Richman said. "He was really trying to make life better for people."

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Dr. John Brister Turner, 86, Dean Emeritus of the School of Social Work at UNC Chapel Hill, died Friday, January 30, 2009 at the Dubose Health Center on the campus of the Cedars Retirement Community after a long illness. Dr. Turner was born on February 28, 1922 in Fort Valley, GA, to Virginia Brown Turner, an English and Art teacher and to Brister William Turner, a professor of English. He graduated from Morehouse College in Atlanta in 1946 with a B.A. Degree in Math on his way to a career in engineering. During World War II, Dr. Turner served as a Tuskegee Airman, serving in the 477th Bombardment Group. After WW II, he continued his education, receiving a Masters Degree in 1948 in Social Administration and a Doctorate in Social Work in 1959 both from the School of Applied Social Sciences at Case Western Reserve University in Cleveland, OH, becoming its Dean 1968-1973. In 1974, he received a Kenan Professorship at the UNC School of Social Work, becoming Dean of the School 1982-1992. Over the course of his long career, Dr. Turner also served as a Visiting Professor at Atlanta University and the University of Georgia in Athens, GA. He has served as a visiting faculty member and consultant at many other institutions in the United States and abroad.

In 1965 he received a Fulbright Scholarship to Egypt, and served the U.S. Department of Health, Education and Welfare as Director of the Egyptian Social Welfare Manpower, Training Project in Cairo, Egypt 1979-1981, and also as Visiting Professor and consultant at the University of Minya in Minya, Egypt. Among many organizational duties, Dr. Turner was President of the National Conference on Social Welfare 1977-1979 and Chair of the Nominating Committee of the National Association of Deans and Directors of the Schools of Social Work.

Among his many contributions to the School of Social Work, Dr. Turner realized the great need for the School to have its own building which culminated in the 1995 Dedication of the Tate-Turner Kuralt Building on the UNC campus with which he shares this accomplishment with Jack Tate and Charles Kuralt.

Dr. Turner is survived by his wife, Marian Wilson Turner; daughter, Marian Turner Hopkins; son, Charles Brister Turner; grandson, Ian Turner Hopkins; sister, Virginia Turner Dowell; son-in-law, Jonathan J. Hopkins; and many cousins, grand nephews and nieces, and great-grand nephews and nieces.

Funeral services will be held Thursday 11:00 a.m. at the First Baptist Church in Chapel Hill, 106 N. Roberson St., with the Dr. J.R. Manley officiating. Burial will follow at Chapel Hill Memorial Cemetery.

Visitation will be Wednesday from 6:00 to 9:00 p.m. at Walker’s Funeral Home in Chapel Hill.

The family would appreciate memorial contributions sent to the UNC School of Social Work, Attention: MaryBeth Hernandez, mhbethemphill.unc.edu, 962-6469. Online condolences may be sent to the family at www.walkersfuneralservice.com

Arrangements by Walker’s Funeral Home of Chapel Hill, 120 W. Franklin Street, Chapel Hill, NC 27516, (919)942-3861.

Published in The News & Observer on 2/3/2009
Help for Paying Off Your Student Loans
A new program makes paying federal student loans more affordable for low-income borrowers

By Kim Clark
Posted January 30, 2009

A new federal program starting this fall promises relief and hope for millions of students and recent graduates burdened with big federal educational debts. Starting July 1, those with federal student loans can ask the government to limit their monthly payments on their federal student loans to less than 15 percent of their income. Many of those who qualify for the new Income-Based Repayment (IBR) program will pay much less than that.

Those who earn less than a base budget allowance of one and a half times the poverty level for their household (which was $10,400 a year in 2008 for a single person) won't have to pay a penny on their federal student loans. Everybody else who qualifies for IBR will have to pay 15 percent of the difference between their income and the base budget allowance.

Best of all, those earning a low income because they are in public-service jobs can have their remaining federal student debts forgiven after 10 years of income-based payments. Those who maintain low incomes and stay current on their income-based payments for 25 years can also have their remaining debts forgiven, no matter what job they have.

"It will be an enormous help to many thousands of borrowers," says Edie Irons, spokeswoman for the Project on Student Debt

To take advantage of the new repayment program, current students should make sure to limit their borrowing to the federal student loans—primarily Stafford, Perkins, or Grad PLUS loans. By shopping around, students can still save a few hundred dollars on even federal loans. Those who’ve left school and are now faced with bills can simply apply to their lender for the new Income-Based Repayment option. Be careful not to mistakenly
apply for older and less attractive but similar-sounding plans offered by the government and some lenders such as "Income Contingent Repayment" and "Income-Sensitive Repayment," Irons advises.

Anyone hoping for public-service loan forgiveness should first consolidate their loans directly with the federal government, because private lenders won't offer that goodie. Once that's done, they can apply for IBR. Then, they'll need to keep excellent records because the burden will be on the students to apply for forgiveness after 10 years of payments. They'll have to prove that they made all the payments on time and didn't violate any other rules of the forgiveness offer.

There are plenty of other catches in the new program, warns Deanne Loonin, a student loan expert for the National Consumer Law Center:

- Those who qualify for payments that don't even cover their interest will see their total debt actually rise year after year until they qualify for forgiveness.
- While those who earn debt cancellation through public service probably won't have to pay taxes on the amount forgiven, those who have any debts cancelled because of low income after 25 years might very well have to pay income taxes on the debts from which they are released.

In addition, she notes, the new program won't reduce payments on defaulted student loans. Those who have already fallen so far behind on payments that they are in default will be rejected for the program. The program also won't cover:

- Private, alternative, or "signature" educational loans.
- Parent loans such as federal Parent PLUS loans or any kind of alternative or private loans
- Other pressing debts. If you earn enough so that your federal education debt makes up less than 15 percent of your income above the base budget—even if most of your earnings go to medical bills or private educational debt, you won't qualify for Income-Based Repayment. The current rules will also likely disqualify, for example, debtors whose spouses are comparatively high earners—even if those spouses are also burdened with big education debts.

Those who worry they might be affected by some of the fine print can take heart, however.
The Project on Student Debt, National Consumer Law Center, and other groups are lobbying for improvements to the law. Congressional staffers say their bosses and the new administration are considering some tweaks.