Former Long Branch High athlete collapses, dies at East Carolina University

By Star-Ledger Staff
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Terrence Paul, a former standout at Long Branch high on the football field and track, collapsed and died Thursday, May 6, outside a dorm on the East Carolina campus, where he ran for the track team, according to the Asbury Park Press. Paul was 21 years old.

An autopsy by the Greenville Medical Examiner's Office revealed the cause of death to be cardiomyopathy, commonly known as an inflammation of the heart.

Paul has been memorialized on Facebook and by those who knew him from his time at Long Branch, including his football coach Dan George, who referred to Paul as "first class."

No funeral arrangements have been made at this time.

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More juggles college and child-rearing

By Mary Beth Marklein
USA TODAY

More than once, Bailey Osborne thought about dropping out. Like the time her washing machine caught fire. And when daughter Madison was in bed for 11 days with swine flu.

That’s when Osborne would look at her four kids and remind herself, yet again, that giving up on college would be a little like giving up on them.

“I knew in my heart why I couldn’t just quit,” says Osborne, who on Sunday will celebrate Mother’s Day with a brand-new bachelor’s degree. Her kids — Ashley, 26, Tyler, 25, Casey, 16, and Madison, 4 — plan to be her cheering section Saturday when she graduates from Champlain College in Burlington, Vt.

Osborne, 48, says she might never have made it without Champlain’s Single Parents Program, founded in 1988 on the premise that higher education is the surest ticket out of poverty.

Rising out of poverty

It seems to have made a difference. More than 500 students have earned a degree through the program. A study for the state found that, of 4,007 households that left Vermont welfare rolls in 2003, those who then pursued a college education earned more on average and were less likely to have returned to welfare a year later than those who didn’t go on to school.

No one tracks that kind of progress on a national level. But federal data suggest more single parents are entering college. In 2008, they represented 13.4% of the nation’s 18 million college students. Most were women (74%). About one-third attended for-profit institutions. They were more than twice as likely as other students (54% vs. 23%) to be eligible for Pell Grants for needy students, says the non-profit Institute for Women’s Policy Research. And, as Osborne’s experience suggests, low-income parents face challenges far different from their childless peers.

- About 1,700 colleges have day care centers for students, parents and faculty, and many also provide academic and financial support.
- Yet child care sometimes costs more than tuition, and federal funding for campus centers for low-income families has dropped from $25 million in 2002 to about $16 million last year.
- Family Care Solutions, a non-profit in Philadelphia, has awarded nearly $2 million in child care grants to low-income students since 1998 but has made no new awards recently. “The lack of funding has seriously threatened our programs,” says president Sherrill Mosee. Demand is high: About 435,000 parents (most of them mothers) applied for scholarships offered since 2008 by eLearners.com, which links students to online programs. It has given 150 awards so far and wants to give 280 this year.

- Federal welfare laws since 1996 have emphasized jobs more than education, says Amy Ellen Duke-Benfield, a policy analyst for the Center for Law and Social Policy, a non-profit advocacy group. A few states, including Maine and Kentucky, have created incentives for college-going welfare recipients. But, she says, many states are cutting services, such as tutoring and transportation, that are often critical to single parents.

Help for parents is eroding

Champlain’s program, funded by state, federal and campus dollars, is no exception. Vermont recently halved its contribution; director Carol Moran-Brown says services will continue, with some changes.

Professionals in the field would like to see programs on more campuses but aren’t optimistic. “I have not seen a growing interest in supporting student parents,” says Karen Alsbrooks of Ohio State University, which has a program and has hosted conferences on the topic in recent years. She also is co-founder, in 2005, of Higher Education Alliance of Advocates for Students with Children.

About 25 colleges, including Baldwin-Wallace College in Berea, Ohio, the University of Wisconsin-Milwaukee and Berea College in Kentucky, are members. Each program has unique features. Some offer housing, for example, or child care. All aim to help single-parents juggle multiple responsibilities.

When her daughter’s illness kept Osborne at home, for example, case manager Felicia Messuri arranged an emergency fund to replace it. Many times, Osborne says, Messuri was her “go-to person.” And Single Parents Program “is the glue that holds everything together.”
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Exploiting the New Student-Loan Rules

By MARY PILON

Tuition continues to soar, but there might be some relief for borrowers grappling with student-loan debt: federal income-based repayment programs. Many borrowers may not be aware of them.

Originally designed for those who pursue public-service jobs, the programs have expanded to benefit just about anyone struggling with student-loan debt, especially those with high debt loads and low incomes.

The programs do come with fine print. One major caveat: Only government-backed loans qualify. Loans issued by private companies—which lack many consumer protections—don’t.

The current program, rolled out in July 2009, caps the amount of a borrower’s discretionary income that goes to repaying a federal loan at 15%. Then, after 25 years, any remaining balance—both principal and interest—is forgiven. If the borrower works in public service, the balance is forgiven after 10 years.

Congress recently passed legislation that expands the program. For federal loans issued after 2014, the cap will be lowered to 10% of income, and the debt is forgiven after 20 years. (For public service, the period remains 10 years.)

The programs are available for graduate students as well as undergraduates, potentially benefiting those in professions known for high debt loads such as medicine and law. PLUS loans—federal loans made to parents—aren’t eligible, though many consolidated federal loans are. Federal loans also carry no prepayment penalties.

"We've been pulling our hair out because not enough people know about these programs," says Philip G. Schrag, director of Georgetown Law’s Center for Applied Legal Studies, who has written extensively about student loans.

How do you know if you qualify for the programs? If the total amount of student-loan debt you owe is equal to or more than your annual salary—based on your most recent tax return—it’s likely that you are eligible. If you have had a dramatic change in income since then, you may also qualify.

The current 15% income cap may end up being even lower because of the program's sliding scale. If your income is under 150% of the poverty line for your family size, you pay nothing each month. If your salary increases, your payments are recalculated.

For example, a single person earning $60,000 a year owing $60,000 pays 10.9% of her income, or $545 a month, toward student loans under the program. A family of four with a household income of $60,000 a year and the same debt pays 6.7%, or $335 a month.

You apply through your lender, though information can be difficult to find, says Lauren Asher, president of the nonprofit Institute for College Access & Success. The group offers a site, IBRinfo.org, with links to applications.
and calculators.

Deferment or forbearance, which essentially put loans on pause for a year, are other options for borrowers hitting a rough patch. However, interest and fees may accumulate and most lenders limit the number of times borrowers can defer their loans.

Borrowers who have defaulted on federal loans, often those most in trouble, aren't eligible, unless they make good on their defaulted loan by "rehabilitating" it.

For those who pursue public-service jobs, paperwork can be difficult. Essentially, borrowers have to produce documentation to prove that they worked in a qualified public-service job for 10 years to get the rest of their loan forgiven. For young people who travel or change jobs, this could cause a rude awakening in 10 years.

The current income-based repayment program also has a marriage penalty that is scheduled to be repaired partially by July 2010. Currently, joint incomes are counted, but not joint payments toward student loans.

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Think Like a Worker

By JONNELLE MARTE

You've landed your first job out of college, where you'll finally be able to put all your knowledge and skills into practice. But there are some things that are best left back in the classroom.

To successfully make the transition from college student to working professional, you need to realize that it's no longer just about you. You'll need to communicate and work in ways that incorporate an employer's goals as well as your own.

"A lot of people are still operating by the school model: 'How much I know, how smart I am, what I can do,'" says Steven Lurie, author of "Handbook for Early Career Success." But "generally, that turns a lot of people off" in the workplace.

Talking to the Boss

The first thing to keep in mind is that your boss has a very different role than a professor, so the way you interact with him or her should be different as well.

A professor may admire the fact that you take a strong stand against his analysis and even encourage debate, but a boss not so much.

That doesn't mean you always need to agree with your manager when discussing a project or strategy. You just have to present your counterargument differently than you would in a classroom. Instead of stating that you think your boss's analysis is wrong, Mr. Lurie suggests saying something like, "I think I hear what you're saying but I'm not sure about how you got to that conclusion."

The same goes with colleagues. Try to offer suggestions to your boss and co-workers in a way that highlights how they benefit the business, such as saving the company time or money, says Tamara Erickson, author of "Plugged In: The Generation Y Guide to Thriving at Work."

And refrain from bad mouthing team members or a boss, the way you might a professor whose workload or teaching methods you dislike, says Mr. Lurie.

One common pitfall to avoid: being too casual when communicating with colleagues and customers, career coaches say. Using text-messaging abbreviations in emails to managers and clients could be interpreted as unprofessional or disrespectful, says J.T. O'Donnell, founder of Careerealism.com, an online career resource for young job seekers. If your colleagues respond informally, you can follow suit.

Some managers are very hands-on, assigning specific tasks and giving deadlines, while others expect you to prioritize work on your own. So you may need to re-evaluate how you manage your assignments and time; there
won't be a syllabus or course schedule to guide you.

**Learning the Rules**

Some supervisors would rather not be bombarded with questions about the ins and outs of an organization. To get a handle on the culture, rules and minutiae of a company, consider befriending a colleague or seeking out a mentor who can answer minor questions, such as what issues are best handled by human resources and when it's appropriate to take a coffee break, says D.A. Hayden, a career counselor at Boston counseling firm Hayden-Wilder.

Also keep in mind that your calendar operates differently now, regardless of how much vacation time you're allotted. So don't automatically assume that you can go away for spring break or go skiing with your buddies during the long Thanksgiving weekend. Chances are you'll have to report for duty with those turkey leftovers on Friday.

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