Viewpoints

“Rather than handing out PLUS loans that are seemingly detrimental to many families, the government should consider dispersing that money in a more responsible manner so that students may pay for college expenses.”

President Barack Obama has rolled college students at dozens of campuses, toasted his record on student aid and needled Re- publican challenger Mitt Romney for advising students to “bo- ster” their financial aid applications to boost their chances of getting more money if they have to from their parents. Romney counters that his tax plan and proposed financial aid overhaul during his campaign will reduce the average student debt by nearly $2,000.

Q. What’s happened to college enrollment since Obama? A. They’re up — a lot, at least from last summer. Since the 2008-2009 academic year in which the economic climate was still in the doldrums, public college enrollment increased by 9 percent. Even private schools saw an enrollment increase of 4 percent in 2011. As a matter of fact, this fall is expected to be a record-breaking year for higher education as the nation faces a lack of jobs and a difficult job market.

Q. How do you explain the increase in college enrollment? A. President Obama has implemented several measures to increase college enrollment. For instance, he has implemented the American Recovery and Reinvestment Act, which provides financial aid for students and encourages them to attend college. Additionally, the President has implemented several policies to improve the quality of education and make college more affordable. Finally, Obama has also implemented policies to reduce the cost of college, such as the expanded College Savings Bond program.

President Barack Obama has suggested that college costs have increased, but he has also acknowledged that there are many financial aid options available to students who are interested in attending college. He has also emphasized the importance of financial planning and budgeting when it comes to paying for college.

Q. What’s the future of college enrollment? A. It’s hard to predict the future of college enrollment. However, a recent study by the National Center for Education Statistics suggests that college enrollment is likely to remain strong in the coming years. The study notes that the number of high school graduates is expected to increase in the coming years, which could lead to an increase in college enrollment.

Q. What can we expect in the future of higher education? A. It’s hard to predict what the future of higher education will look like. However, some experts suggest that there will be a shift towards online learning and distance education. Additionally, there may be an increase in the number of students who attend community colleges, as these institutions offer more affordable tuition rates and a greater variety of courses.

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The Baylor Institute for Faith and Learning will host the annual symposium on faith and culture titled “Technology and Human Flourishing,” which will begin at 1 p.m. today in the Bill Daniel Student Center and continue through Thursday evening. The symposium will feature a keynote address by the Bill Daniel Student Center and Cultural Affairs director Dr. Elizabeth Palacios, who will speak about the role of technology in fostering a culture and will feature speakers from Baylor as well as professors from around the country.

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A Letter to ‘Informed Voter’

Lariat Letters

Afta a full Tuesday of classes 1 am somewhat giddy of hope through my windowless vapor. Perplexed, I checked to see it was a ticket. It was not.

Most would find this to be but on the rare shoul- der of my car as an Obama 2012 sticker and no other vehicle had any such mark. Typically, cordial conversations on the subject, but also I know not who to speak to. This column is my solution.

Letters often find them- selves amid negative and ad- negative rhetoric. In the second presidential debate, the moderat- or posed a question concerning gas prices to Romney who answered, “SEP production is down 14 percent this year and natural gas production is down 9 percent. Why? Because the president cut in half the number of licenses and permits for drill- ing on federal lands and in federal waters.”

In fact, this topic led to one of the more heated verbal alterca- tions of the debate; brave, honest, strong-minded citizens have entered into sup- porters of both candidates.

This note intended to sum- marize how based on 5 appearing which could not be further from the truth. In all accounts federal lands.

Romney had his number stated but half the number of licenses and permits for drill- ing on federal lands and in federal waters were cut.

The President of the United States has not ordered the direct price at the pump, but has made a direct reduction in the price of gasoline, and today is in place with others in the country with the President.

“Should we hold ourselves to a higher standard of conduct?”

The federal government is not the only one capable of elimi- nating the excise tax; others states, too. For example, Texas has cut excise taxes, such as New York, California, Arizona, California, the national average goes up much higher by the excise tax. California is the first state in the private sector, where oil companies have made record profits in the last four years. Therefore, their states by the Romney campaign bringing their supporters to believe the Presi- dent is hoping that it will help its way.

The language was not real- lity, but passive-aggressive. Po- litical doctrine is not necessary ac- tive of its own accord. You should hold ourselves to a higher standard of conduct inside and outside the classroom, espe- cially one another.

The only point and this may well just be an ideal of where I come from, but when you make a statement, affirm your opin- ions and sign your name, and if you are saying something, rethink this. As the saying goes, you can’t hide that you are making that statement at all.

Diana Garnier

Editor’s note: Garza did in fact sign the note on the signature of the author to the letter.

Editorial

College is expensive, we all know.

For many of us, our parents spent their lives to pay for college and make our educational dreams come true by taking out loans. A recent report released by Prosper and the Chronicle of Higher Education found that the government loans called the Per- sonal Loan is a new loan by which the Parent PLUS Loan. While there is a limit of $50,000 on the amount of money, parents are all too often forced to work long hours just to help pay the costs that they are faced with.

Many colleges, including Baylor, offer the Parent PLUS loan as an option to students in need. We believe that these are the be- st way for businesses to increase admissions, and these minority administrative leaders believe that you could afford. Paying these loans back is much more challenging than ac- cepting them. Many parents are faced with the high costs with their children’s col- lege, even upon retirement. Not only are these loans next to impossible to die in bank- ruptcy, but but a borrower is on a personal loan, the government can seize tax refunds and garnishee wages. For that reason parents bear such hefty financial burdens for trying to provide their children with a decent education.

For extra examples, the govern- ment produces nothing more gain in projections for budgetary purposes, it does not keep tabs on how many times how many businesses have been back- funded on loans, or any of the re- maining information. The Depar- tment of Education defends its dedication to the PLUS loan in saying that the major concern is making sure college is affordable and is a family’s responsibility to make decisions about its fi- nances and what it can reasonably pay. We feel that rather than handing out PLUS loans that are seemingly unlimited in terms of what you can spend, the government should consider discussing that income to a more responsible and help- ful student pay for college expenses.

The Department of Educa- tion should hold those PLUS loan applicants to the same approval standards as those of other gov- ernment funded aid and in order to secure funding amounts, for more information on the study of Tarrant PLUS loans by the Chronicle of Higher Educa- tion and PLUSs as well as a list of colleges where businesses took the highest amount of PLUS loans for the year, visit www.baylorlariat.com.

To contact the Baylor Lariat: Follow the Baylor Lariat on Twitter @bulariat

What do you think? Write your opinion via email to editor@baylorlariat.com.

Opinion

Baylor Lariat welcomes reader viewpoints through letters to the editor and guest columns. Guest columns are written by students in the Lariat that are not necessarily those of the Baylor adminis- tration, the Baylor faculty or the student Publica- tion Board.

Follow us on Twitter: @bulariat

Editorial

PLUS loans putting parents in financial trouble

PLUS loans put-
U.S. Attorney Jenny Durkan (left) listens to reporters Wednesday, in Seattle, after Algerian terrorist Ahmed Ressam was sentenced to 37 years in prison for planting to bomb Los Angeles International Airport around the turn of the new millennium. Ressam's attorneys conceded that he should face at least three decades to satisfy the appeals court, but no more than 30 years.

The Justice Department, which previously sought sentences of 35 years and of life in prison, recommended a life sentence again because of the mass murder Ressam intended to inflict. In those pre-Sept. 11 days, it was “a virtually unimaginable horror,” Assistant U.S. Attorney Helen Braman海滨 read the court.

“In Mr. Ressam had succeeded,” she said, “it’s likely hundreds of thousands of innocent lives would have been lost.”

Braman also argued that Ressam continues to pose a threat, as evidenced by his recantation of prior cooperation, which forced the government to dismiss charges against two coconspirators. Ressam “fully repented, thorough” he did, agreed, to a letter Ressam wrote the judge this week in which he acknowledged his guilt and apologized for his actions.

Ressam, who made a similar statement to the court in 2003, did not speak at the hearing Wednesday. Prosecutors and defense attorneys said they would review the ruling, and neither indicated whether they would appeal. U.S. Attorney Jenny Durkan said that regardless of whether she agreed with the judge, the case represented “a victory for the rule of law.”

We arrested a man who sought to do in the greatest harm the full extent of the law,” she said.

Conaghan read his lengthy sentencing order from the bench, noting that of the 4,000 to 5,000 sentences he had handed down in his 30-year career, Ressam’s case was the only one he could remember for which the 9th U.S. Circuit Court of Appeals had deemed him too lenient. Nevertheless he thanked the appeals judges for their guidance, saying that some sentences are so long and difficult that a trial judge can lose perspective.

The debates are meant to provide voters with information regarding each candidate. How would you summarize the candidates’ main platform/stance of the opponent candidate?

Q: The debates provide voters with information about the candidates. Which debate was the most informative for you?

A: The debates were informative, but the third presidential debate was the most informative. The candidates provided much in-depth information and debated various issues.

Q: In each of the four debates — the three presidential debates and the vice presidential debate — what did the candidates say that was new? Did they differ on issues?

A: In some respects, the candidates differed on issues. For example, during the first presidential debate, Obama focused on the economy and healthcare, while Romney emphasized his experience as a businessman. However, both candidates agreed on the importance of creating jobs and reducing the deficit.

Q: Many voters are undecided about who won each debate?

A: It is difficult to know how undecided voters were affected. There is much a small number of undecided voters, and it is difficult to specifically target undecided voters. What really matters is the location of the undecided voters. Swing voters in Ohio, Virginia or Florida are more important to prosecute a victory for a candidate than undecided voters in Texas or New York.

Q: What are the debates meant to do for the candidates? Do they win the vote?

A: The debates are meant to target voters, and each other's standpoint on issues. They are considered swing states. The debates are focused on how the states were going to vote. Those states that were red, and New York is going blue. However, we don't know how Ohio is going to vote. Those states that are still up in the air are the ones the candidates are focusing on. The electoral college could end in a tie, based on how the polls are showing and based on how the states swing. The polls show some states have swung a little more towards Romney, so a tie, while unlikely, is still possible.

Q: In a winner-take-all system, where do undecided voters count?

A: In a winner-take-all system, the undecided voters are considered swing states. The locations of the undecided voters are considered swing voters. The debates are meant to target voters in swing states, but what is the importance of swing states such as Ohio, Virginia or New York?

Q: What are the debates meant to do for the candidates? Did they win the vote?

A: The debates are meant to provide voters with information regarding each candidate. How would you summarize the candidates' main platform/stance of the opponent candidate?

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While Swift pulls inspiration and musical style from her past, she also pushes her boundaries. In the album’s second single, “I Knew You Were Trouble,” Swift melds her high-pitched voice, along with the truly powerful lyrics, with Snow Patrol lead vocalist Gary Lightbody, creating a dance-club worthy hit. While Swift pulls inspiration and musical style from her past, she also pushes her boundaries. In the album’s second single, “I Knew You Were Trouble,” Swift melds her high-pitched voice, along with the truly powerful lyrics, with Snow Patrol lead vocalist Gary Lightbody, creating a dance-club worthy hit.

Another ballad about the start of a relationship, “Begin Again,” also seems to think this one is about her current beau, Connor Kennedy. Unfortunately, Swift and Sheeran’s voice, along with the truly powerful lyrics, are drowned out in the process. Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base. Another ballad about the start of a relationship, “Begin Again,” also seems to think this one is about her current beau, Connor Kennedy. Unfortunately, Swift and Sheeran’s voice, along with the truly powerful lyrics, are drowned out in the process. Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base.

Although many of these songs are emotional ballads with mature lyrics reminis- cing eight months after a breakup (eight months ago). Another ballad about the start of a relationship, “Begin Again,” also seems to think this one is about her current beau, Connor Kennedy. Unfortunately, Swift and Sheeran’s voice, along with the truly powerful lyrics, are drowned out in the process. Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base. Although many of these songs are emotional ballads with mature lyrics reminis- cing eight months after a breakup (eight months ago). Another ballad about the start of a relationship, “Begin Again,” also seems to think this one is about her current beau, Connor Kennedy. Unfortunately, Swift and Sheeran’s voice, along with the truly powerful lyrics, are drowned out in the process. Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base.

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Swift’s likability as a celebrity allows her to experiment. Her fans love is so loyal that they will follow her into any genre she explores. While Swift pulls inspiration and musical style from her past, she also pushes her boundaries. In the album’s second single, “I Knew You Were Trouble,” Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base. Swift’s likability as a celebrity allows her to experiment. Her fans love is so loyal that they will follow her into any genre she explores. While Swift pulls inspiration and musical style from her past, she also pushes her boundaries. In the album’s second single, “I Knew You Were Trouble,” Swift is able to pull off a massive departure from the pop genre, 2010’s “Speak Now,” Swift has not forgotten her younger fan base.

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...and excited. I think the team is...
The memorandum stated that the program between Baylor and MCC was signed by 2010. The Baylor@MCC task force, which handled the logistics of the program, included administrators and faculty from Baylor and MCC. The program was implemented this semester by a task force that included administrators and faculty on both campuses, "outside the box," Diana Ramey, associate vice president of enrollment management at Baylor, said.

"The more students we recruit in the variety of backgrounds, the more diversity you have and a better learning environment is created," Ramey said.

While the Baylor@MCC program is unique to Baylor in that it brings together a two-year state institution with a four-year private university, Ramey said the type of program is not new. It is similar to the Texas A&M Student Transfer Endowment at A&M which is a program that allows students to transfer to each other at Texas A&M University and Bliss College in the University of Texas system.

In October 2011, a Memorandum of Understanding between Baylor and MCC was signed by the two schools' presidents, Ken Starr and Johnette McMillan. The memorandum stated that the program would continue through the 2013-2014 academic year.

"We have had both parents and students who were willing to think outside the box," Ramey said. "Diana Ramey, associate vice president of enrollment management at Baylor, said.

"I'll argue that this vintage year should be theological. The symptom will affect future professors from a variety of institutions and programs in the social and humanities disciplines like history, the arts, literature, and social and political science, talk about the role of spirituality in society, and McC's plans to join those students. It seems.

"It's a good opportunity to step outside the box, " Diana Ramey, associate vice president of enrollment management at Baylor, said.

"As a member of the task force, said the program offers two different perspectives on college life. Dr. Donald Balms, step presi- dient of instruction at MCC, and a member of the task force, said the program is helping to diversify MCC, which draws the majority of its students from the local area.

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