MORE THAN ONE FIFTH OF TKU STUDENTS HAVE APPLIED FOR STUDENT LOANS THIS SEMESTER

英文電子報

6,276 students have applied for student loans this semester, which is more than one fifth of the total number registered at TKU. The Guidance Section from the Office of Student Affairs points out that this figure is the highest in recent years and may be connected to the overall economic downturn in Taiwan. Most importantly, a relaxation in the criteria for eligibility could have accounted for this increase.

For instance, the categories of the loan have been increased from 2 to 3 categories, and it is now also available to families whose annual income exceeds NT\$1,200,000 and yet, supporting at least two senior high—school children simultaneously. The payment of interest for this income group is effective upon the receipt of the loan. With regard to families whose income per year is between NT\$1,140,000 to 1,200,000, will only be required to pay half of the interest on their loan, and there is no limit as to the number of high—school children they are supporting at one time. For lower—income families, repayment of the loan and interest charges will not start until one year after the graduation of the student. Even then, the interest will be paid in full by the government.

Furthermore, male students, who are obliged to complete military service after graduation, can begin paying back the loan one year after finishing their service. However, students of TKU's in-service programs are required to pay back their loan upon graduation.

There will be two presentations at 4 and 7 p.m. respectively on Oct. 23 detailing the loan application procedure at Chung-cheng Lecture Hall in the Chung-ling Chemistry Building. Each presentation will last one hour, and students will be informed about various repayment schemes and interest

charges. They are open to whoever is interested in finding out more about student loans, and those who come along will realize that tuition is not necessarily such a burden.