

Beating the high cost of education

By **PATRICIA KEEGAN**
Education Editor

"Student financial aid is a simple idea. However, the terrific, simple idea is attached to a delivery system which rivals the cosmos in complexity." — "How to Beat the High Cost of Learning"

That's the belief of three Westchester residents who ought to know, having worked for the Bureau of Student Financial Assistance of the former U.S. Department of Health, Education and Welfare.

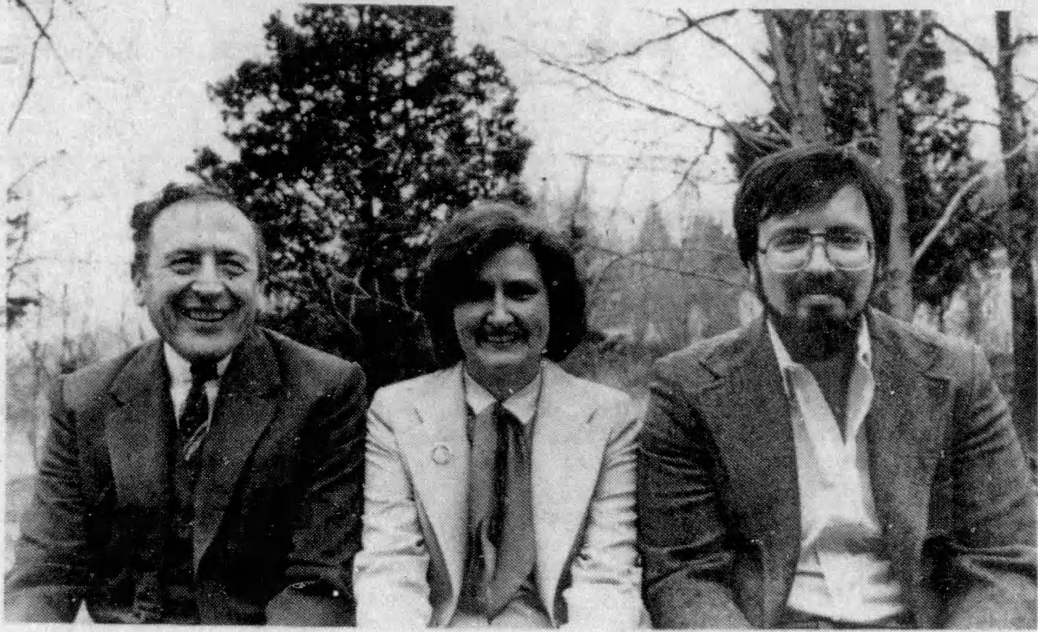
In an attempt to unravel the complexities of both government and private student aid programs and make them more accessible, the three have written a 274-page guide, "How to Beat the High Cost of Learning," (Rawson Wade hardcover \$13.95, paperback \$7.95).

The book, written in clear language and a conversational style, is designed for students of any age who seek financial help for college, graduate school or vocational school. Just finding its way to local bookstores, "How to Beat" already has picked up enthusiastic reviews from the executive director of the National Association of Student Financial Aid Administrators, key members of Congressional education committees and administrators of national agencies and organizations geared to help women returning to school.

The chief author is Leo Kornfeld, who for two and a half years during the Carter administration was deputy commissioner of HEW's Bureau of Student Financial Assistance. In an interview this week, he offered two reasons for writing the book: "There are a lot of dollars out there to assist people" (who want to go to school)... "but simultaneously there's a lot of mass confusion out there about what's available."

Kornfeld, a Rye resident who left HEW in 1980, now is president of a computer firm in Montvale, N.J.

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'How to Beat the High Cost of Learning' authors Leo Kornfeld, left, Gonnie McClung Siegel and William Laird Siegel.

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His co-authors are two Westchester writers, Gonnie McClung Siegel, and her son, William Laird Siegel. Both had worked as consultants to Kornfeld in Washington, rewriting student aid regulations and informational booklets in plain language.

Mrs. Siegel said that between 1977 and 1979 when she traveled around the country talking to college financial aid administrators and students she discovered a "lack of correct information" about available programs. Recent changes in federal student aid programs in both the Carter and Reagan administrations have only increased the confusion, she said.

She acknowledged that keeping the book up-to-date wasn't easy, especially since January when the Reagan administration began calling for large reductions in federal student aid programs. "It was like writing about a moving target," said Mrs. Siegel.

The day before the book went to press, she recalled, Kornfeld was in Washington and she was at the publisher's offices making changes as he phoned them to her.

"How to Beat the High Cost of Learning" offers readers detailed explanations of the 1980 amendments to the Higher Education Act, including a full chapter on the Parents Loan Program. In most states, including New York, the parent loans did not become available until September.

The book is a less up-to-date on the details of Congressional cutbacks in the Guaranteed Student Loan program and the Basic Educational Opportunity Grants, or Pell Grants, which took effect Oct. 1. The chapter on the GSL, for

example, closes with a one-paragraph "update" which lists as probable the changes which have since been approved.

But Mrs. Siegel maintains that the book "is going to be current for quite some time," even if Congress approves more of the proposed Reagan cutbacks. She noted the federal aid programs described in the book will still exist, even if eligibility and dollars available are reduced.

"Being current is important," she said, "but it's more important to find out what's there."

"In addition to separate chapters on federal grant and loan programs and state financial aids, "How to Beat the High Cost of Learning" includes information for special groups of students including the handicapped, American Indians and women returning to school. There is also a guide for filling out confusing application forms and lists, complete with names and addresses, of possible sources of private financial aid.

Another particularly helpful chapter, especially as annual college costs soar above the \$10,000 mark, is titled "Insider's tips on how to beat the high cost of learning." Included here are the Advanced Placement courses offered in many area high schools and lesser known methods such as no-tuition schools and business and industry courses for college credit.

For students who choose not to read the entire guide, a chart near the front explains the programs they qualify for and the appropriate chapters which discuss them. Speaking from her experience as a writer and HEW consultant, Mrs. Siegel observed, "When you tell any kid he's got to read a whole book, it's too much for him."