

Covered California representative simplifies healthcare for students

Student finds the way to his passion

Student loans adversely affect women and people of color

Most popular form of martial arts comes to CSUN



FREE

DAILY SUNNDIAL

CALIFORNIA STATE UNIVERSITY, NORTHRIDGE

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EMPTY POCKETS, PRICEY BILLS

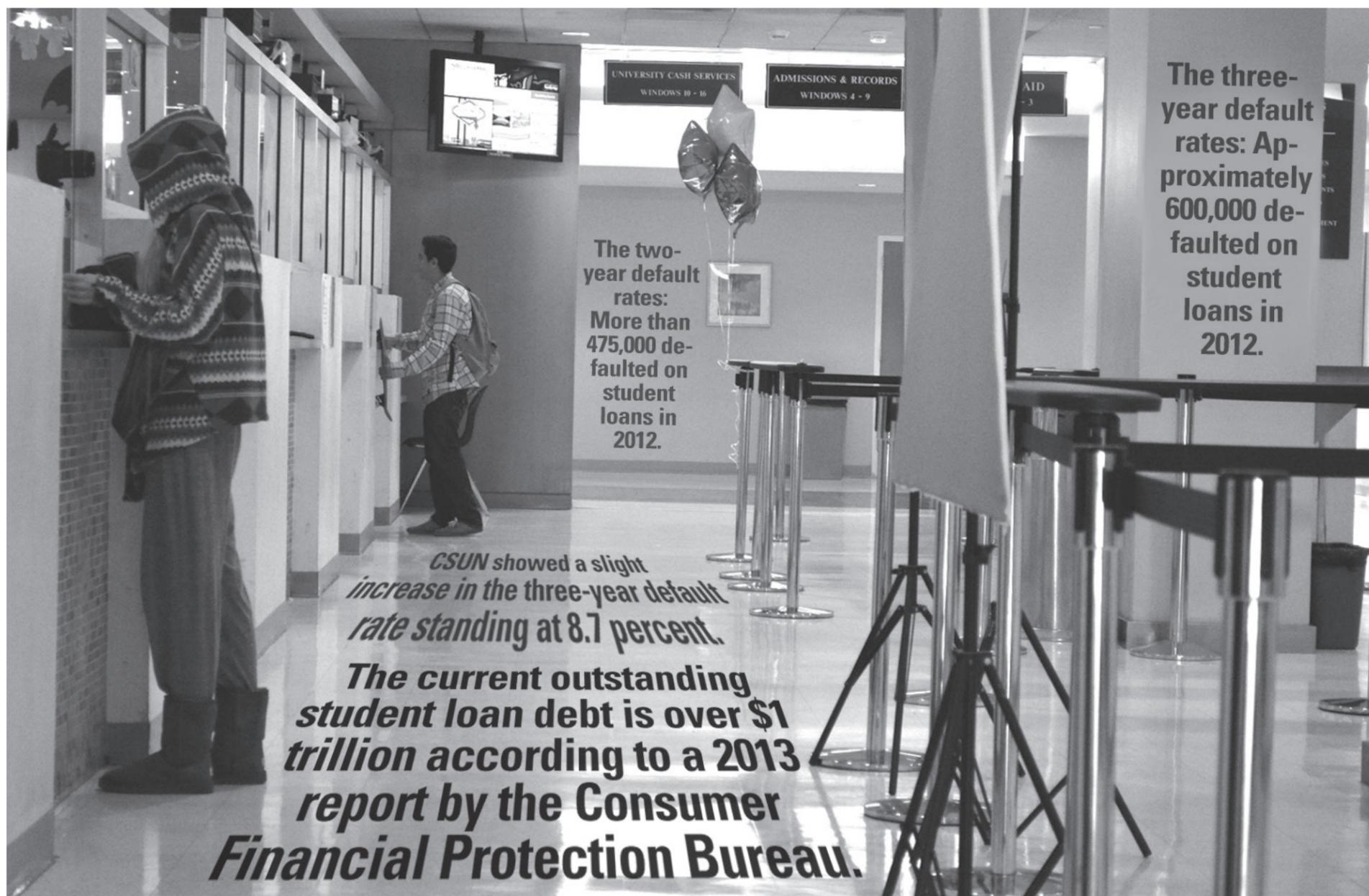


PHOTO ILLUSTRATION BY JOHN SARINGO-RODRIGUEZ/ PHOTO EDITOR AND JASMINE MOCHIZUKI / VISUAL EDITOR

A new report shows that college graduates are falling behind when it comes to paying back their student loans

BIANCA SANTILLAN
DAILY SUNNDIAL

BILLS CONGEST Ulises Hernandez's mailbox. He is behind four months on student loan payments and the idea of collection calls haunt his dreams.

Hernandez graduated in spring 2011 from Cal State Northridge with a degree in Kinesiology. His direct subsidized loan demands that he begin paying back his loans six months after graduation. Hernandez is a server in an Italian restaurant in Glendale and a basketball little league coach on the weekends.

Five months ago, Hernandez suffered a pay reduction in one of his jobs. As a repercussion, he is forced to make a decision on which bills to pay each month.

"Most people think that college stress is

done when you graduate," Hernandez said. "I'm even more stressed now looking for a place in the work field that will pull my head out of debt. I fear for my credit and any future opportunities, like leasing a car or buying a home, that are diminishing every minute I delay on my payments."

The percentage of student borrowers who defaulted on their federal loans is at a steady climb, according to the Department of Education. This is the sixth time in a row the cohort default rate has increased.

The two-year cohort rate is the percentage of the school's borrowers who begin repayment plans on certain fiscal years.

Public universities have seen an increase to 9.6 percent in their borrower default rate from 8.3 percent in the previous year.

Private institutions have maintained a 5.2 percent in the past two years, according to the Department of Education.

In the latest annual report released in 2011 from Cal State Northridge's Financial Aid & Scholarship Department, it showed that 44 percent of the student population pulled out loans with more than \$120 million borrowed collectively.

Dr. Linda Bradley, assistant professor in the Department of Family and Consumer Sciences, said not only is the cost of education rising, but also the cost of borrowing for an education.

Bradly also said it all stems from high unemployment rate and stagnant wage growth.

"Students who graduated from college during the recession period most likely had a difficult time securing a job, much less securing

a job that paid well," Bradley said. "Students who are in the repayment period of their student loans are also seeing higher interest rates than did students 10 years ago."

The current outstanding student loan debt is over \$1 trillion according to a 2013 report by the Consumer Financial Protection Bureau. It is the only form of consumer debt which continued to grow since 2008. The balance of student loans have now surpassed both auto loans and credit cards, making it "the largest form of consumer debt outside of mortgages."

The United States Student Association (USSA) based in Washington D.C. is the country's oldest student led organization that addresses issues of higher education and affordability. Maxwell Love, vice president of USSA, said the main reason why more students are pulling out loans goes back to the lack of state governments funding.

"State governments across the country have de-

"Most people think that college stress is done when you graduate..."

—ULISES HERNANDEZ
CSUN graduate

See **DEFAULT RATES**, page 7

Forum simplifies Covered California

CALVIN RATANA

DAILY SUNDIAL

A REPRESENTATIVE from the CSU Health Insurance Education Project (HIEP) educated more than 50 CSUN students about the Affordable Care Act (ACA), known as Obamacare, and Covered California.

"Covered California is the state's marketplace to compare plans, qualify for subsidies and purchase coverage," said Celina Chaunsumlit, CSU HIEP's regional coordinator of Southern California.

Many students who attended the forum were confused regarding how Obamacare applies to them, and hope the lecture will make them become better acquainted with Covered California, how it affects them, and what the penalty will be if they do not purchase health care within the given deadline.

"I was confused because I heard mixed reviews about Obamacare," said Anna Avestisyan, 23, linguistics graduate student. "I heard that it could be expensive and since it will be a requirement I want to be more informed about the options."

Covered California is not a health insurance company that offers its own plans.



VICTORIA BECERRIL / DAILY SUNDIAL

Celina Chaunsumlit, a representative from the CSU Health Insurance Education Project, held a forum to explain the facts about the Affordable Care Act and clarify which health insurance plans fit the needs of students.

Chaunsumlit explained that consumers who go through Covered California will still be purchasing insurance from a private insurer. However, through Covered California consumers can search for the plan that is most compatible for them and the government will pay a portion of the fee.

"The defining characteristic of Covered California is that (it) is the only place to qualify and obtain premium assistance," Chaunsumlit said.

Premiums are what consumers pay per month in order to have health coverage. Assistance is the amount of help that the government will

provide to consumers contingent upon their income and the plan (tier) they purchase.

Chaunsumlit explained that Covered California offers four different tiers of coverage: bronze, silver, gold and platinum. Lower tiers such as bronze and silver come with higher consumer costs, whereas higher tiers are offered more government assistance.

For example, a 21-year-old with an income of \$18,000 within the LA area will pay a monthly premium of \$191 under the silver plan. The silver tier offers a premium assistance of \$140, meaning the individual will only pay \$51 a month

for health insurance. Although rates fluctuate depending on where an individual lives.

If Americans do not have health insurance by Jan. 1, 2014 they will have to pay a penalty fee.

"The mission of Covered California is to provide quality and affordable health insurance," Chaunsumlit said. "There is transparency within the marketplace. Rates are revealed, premiums and copayments are noted and pricing plans (are available)."

Chaunsumlit anticipates that a large number of CSU students will qualify to receive extra government

assistance (subsidies) under Covered California.

People who make the federal poverty line (FPL) will qualify for subsidies, extra government assistance.

Other students echoed Avestisyan's reason for attending.

"I wanted more information on how to be covered by Covered California," Cindy Sanchez, 25, a senior studying public health said. "I wanted to understand how to get health insurance for me and my family."

Adolfo Valdivia, 23 and a senior studying finance, wanted to understand what Obamacare and Covered California really was.

"Right now I am not insured," Valdivia said. "I wanted to see what benefits (Covered California) offers and to see if I qualify for them."

Chaunsumlit said that everyone will not qualify for Covered California. Those who are extremely wealthy may make too much money and will have to seek health care from private insurers.

"Not everyone knows what (Obamacare) is and how to gain access to quality, affordable healthcare," Chaunsumlit said. "I was impressed with the turnout, it demonstrates that this is important to students. They are eager to learn more about ACA for themselves and family."

Covered California representatives will be coming back to CSUN to speak again Wednesday at 12 p.m. and 7 p.m. For more information visit the Covered California website or the CSU Covered California website.

OBAMACARE

1. Obamacare is a federal law requiring all Americans to have healthcare insurance
2. Covered California is a marketplace that provides compatible health care providers
3. Covered California is not a health insurance company
4. Americans who do not have health care by Jan. 1, 2014 will have to pay a penalty fee
5. Covered California representatives will be at CSUN to speak again Wed. at 12 p.m. and 7 p.m. in Jacaranda Hall 3520

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Groundbreaking of new freshmen suites



TREVOR STAMP / DAILY SUNDIAL

President Dianne F. Harrison (Center) breaks ground for the new freshman suites with Quinesha Summerville (Left), president of the Resident Halls Association, and Dr. William Watkins (Right), vice president of student affairs on Tuesday.

TREVOR STAMP
DAILY SUNDIAL

A **GROUNDBREAKING** ceremony was held Tuesday afternoon to celebrate the second phase of the two freshman suites that are being built in what was once the F8 parking lot in the

University Park Apartments.

The new suites are expected to open by 2015 and will be located outside of Hawthorne Hall and Pinon Hall. Students and designers were invited to the ceremony where President Dr. Dianne F. Harrison gave a speech.

The new dorms will have the same design schematic of Mariposa Hall and Toyon Halls.



FILE PHOTO / DAILY SUNDIAL

F8 parking lot before construction of freshmen suites.

PREVIEWS

Creativity contest hosted by Matadors Credit Union

Matadors Community Credit Union (MCCU) will begin accepting entries from members and non-members for a photo/video contest beginning Nov. 1. The winner will receive \$250 and \$100 will be awarded to first runner-up.

The MCCU is a not-for-profit financial institution that provides free checking accounts, college checking accounts, online services such as mobile banking and many other services at little to no cost to its members. It caters to CSUN students, alumni, athletic boosters, faculty, staff and residents of the San Fernando Valley, Simi Valley and Santa Clarita.

The Northridge branch is located at the intersection of Vincennes St. and Reseda Blvd. near campus.

"We just wanted to do something fun and engaging for our members and people in the community and just bring more attention to the credit union and the benefits of being a member of the credit union," Vice President of Marketing for MCCU Marnie Nemcoff said, who developed the idea for the contest.

Both members and non-members will be able to participate in the contest by uploading their photo or video to MCCU's Facebook page beginning Nov.1 through Nov.15.

The submissions will be online from Nov. 16 until Nov.30 where participants can share their work on Facebook and others can vote on their favorite entry.

The winners will be chosen the week of Dec. 2.

—ANA RODRIGUEZ, *DAILY SUNDIAL*

Show off your Halloween costume for a prize

Students and friends can stop by The Pub, located in the USU, Thursday Oct. 31, to participate in their first annual Halloween Costume contest before heading off to their own Halloween adventures.

Starting at 5 p.m., judges will decide which students have the best costume from three different categories; scariest, most amusing and most unique, in order to win amazing prizes including an iPod speaker dock, digital camera and a \$100 Matamoney card.

This year, there are no rules regarding costume attire as long as they fit the three categories.

"The best things about this is if you're going to a Halloween party, you can stop here at five, hang out, and just go to your party right after" said Michelle Zakosek, 22, manager of The Pub. "I encourage everyone to come and participate."

Information about the contest was spread through word of mouth and fliers posted around the USU and handed to different departments.

"This is going to be the biggest event hosted by The Pub this year," said Zakosek. "I'm hoping there will be a huge turnout so we can make this an annual event."

Students are encouraged to bring along their friends even if they are not CSUN students. The event is free.

—VICTORIA BECERRIL, *DAILY SUNDIAL*

FEELING DARING?



Take a picture in your costume while on campus on Halloween for your chance to win a spooktacular prize. Upload your photo via social media this Thursday and don't forget to tag the Daily Sundial!

DAILY SUNDIAL   

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Third time is the charm for screenwriting student

LUCAS ESPOSITO
DAILY SUNDIAL

GROWING UP IN Los Angeles, Luis Enrique Cuevas spent most of his childhood playing basketball, watching movies and collecting DVDs. He recalls that wherever he would go, including vacations to Las Vegas and Mexico, he would feel the urge to go to a movie theater.

It was not until spending an entire summer in the San Fernando Valley at his aunt's house that Cuevas finally discovered his true passion.

"I was working (and) almost every single day, because it is so boring out there, all we had to do was watch movies. So we go to this movie theater, and that's when I found out (screenwriting) is what I wanna do," Cuevas said.

However, this was not Cuevas' first dream. When he was in high school he always wanted to become a graffiti artist. He followed this idea, and started out at CSUN as an art major.

After enrolling in some art classes during his freshman year, Cuevas realized that drawing was not exactly what he wanted to do. He then decided to switch his major to Journalism, thinking that this would be his future career.

But he struck out once again. Cuevas said that the lack of creative freedom was a problem.

"I realized that I didn't really like writing what other people wanted me to write. I like writing what I want to write."

The junior CTVA major emphasizing in screen-



LUCAS ESPOSITO/ DAILY SUNDIAL

Luis Enrique Cuevas, 19, a junior CTVA major with an emphasis in screenwriting, found his passion for writing film scripts after spending an entire summer watching movies at his Aunt house in the San Fernando Valley. "It sounds cliché but if you do what you love, you never have to work. I can write for the rest of my life," Cuevas said.

writing is not alone in this phenomena. Changing majors has become common among college students. According to the National Center for Education Statistics, approximately 80% of college students in the United States end up changing their major at least once.

When writing a movie script, Cuevas explains that he gets his ideas mostly from situations he has experienced.

"I feel like I have to grow a lot more as a person to expand my world of writing, what I know about to keep things from being too similar," he said. "I need to travel more and experience more in life so that way I can reflect that upon my characters and the stories I make."

The film buff enjoys thrillers, dramas, and movies with a touch of revenge. Films such as "The Unforgiven" by John Huston, "The Deer

Hunter" by Michael Cimino and "The Departed" by Martin Scorsese are on the top of his list.

Up to now, the young screenwriter has written approximately ten shorts, one feature and the recently produced "Afraid to Trust Strangers." The short film tells the story of Howard and Kevin, two teenagers who rob a liquor store. During the robbery, Howard gets killed and a social worker takes his sister away, who is underage and lived with her older brother.

Besides writing, Cuevas spends his spare time composing and recording rap songs. "The Easy Writer," refers to one of his songs.

Cuevas considers rapper Jermaine Lamarr Cole one of his major influences not only for being a successful artist, but also for his perseverance.

Although he went through struggles during the time he lived in NY, Cole saw the Big Apple as the land of opportunity to achieve his ultimate goal and become a rapper.

Cuevas uses J. Cole's example as a model to keep pursuing his dreams. After graduating, he plans to keep composing music and writing film scripts.

"It sounds cliché but if you do what you love, you never have to work. I can write for the rest of my life," he said.



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OCTOBER 30, 2013

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Opinion

Stop treating college as a business

We should view higher education more like an institution for the well-being of society, not as a debt sentence for life



ILLUSTRATION BY JENNIFER LUXTON / SENIOR STAFF

CALVIN RATANA
DAILY SUNDIAL

FOR MANY STUDENTS, college is the way for us to be able to obtain a secure financial future. Society tells us that if we want a future for ourselves and family, college is the way to go.

Of course the matter of paying for college occurs, however many advisors tell students to apply for FAFSA or apply for a nicely packaged payment plan and everything will be okay. What they don't tell us is this: according to a report released by the Federal Reserve Bank of New York, student loans are now the second largest debt in American households, losing out only to mortgages. What happened?

According to a chart by Mother Jones, between 1980 to 2010, the average cost of a four-year college tuition started at \$8,700 and rose to

\$21,600 in 2010. To top it off, the more students attend colleges, the more loans are taken out for their education.

According to American Student Assistance, nearly 20 million Americans attend college each year. Of that 20 million, roughly 12 million (or 60 percent) take out student loans annually.

And now student debt has an outstanding balance of \$1 trillion. Plus, there are about 37 million Americans with outstanding student loan debts today. And those numbers are only rising, as the Mother Jones chart shows that student debt has nearly quadrupled over the past 10 years.

And while college degrees do reap benefits in the future, (an American with a bachelor's degree is likely to make 50 percent more than their counterpart with only a high school diploma) with such a bad loan crisis, many can't help but wonder if college is even worth it. Why pay so much for the hopes of

securing your future when at the end of the journey begins an upward struggle to pay off a large sum of student debt?

So what exactly is the government trying to do against this tide of debt? Well, President Obama is launching a new initiative this fall to help struggling Americans pay off their student loans. His plan is to enroll Americans into the Pay As You Earn program. It is an income-driven repayment plan that caps at 10 percent of the borrower's income and provides 20 years of forgiveness. Only students who borrowed at the starting date Oct. 1, 2007, and received a new loan on or after Oct. 11, 2011, will be eligible for this plan.

But let's take a step back from the offered solutions of the government and dire situation of student debt in America.

While there are many reasons to explain why student debt has increased exponentially over the years, it can be attributed to the rising cost of education. As mentioned earlier,

the average cost of a four-year college has risen from \$8,700 in 1980 to \$21,600 in 2010. That's nearly triple the amount students were paying for college back in the 1980s.

So if anything, college is becoming less accessible to families with lower incomes. Only 30 percent of low-income parents had a plan to pay for the children's college before they enrolled, according to Mother Jones. Nearly 60 percent of high-income parents had a plan to pay for college.

To take it even further, 60 percent of the nation's student loan debt is held by households with a networth of \$8,500 or less, according to the same Mother Jones article. Only 17 percent of the student loan debt is held by households with a networth of \$8,500-\$79,000. For an extreme contrast, only 3 percent of the debt is held by households with a networth of \$983,000 or more.

There's no denying the economic disparity in America.

And in terms of achieving higher education, it seems that the rising cost of education is only in the favor of those in a better economic situation.

To put this debt situation into more perspective, a US News article points out that the two groups hit the hardest by the debt are women and people of color. The articles finds that among the 2007-2008 group that received a bachelor's degree, employed full-time in 2009, women earned about \$35,200 while their male counterparts earned \$42,900. And in the case for people of color, 27 percent of African-American bachelor degree holders had more than \$30,500 as compared to 16 percent for their white counterparts.

In terms of dropping out of school, 69 percent of African-American students opted to leave because of student debt, while only 43 percent of their white counterparts gave such a reason. And 74 percent of Latina/os opted not to attend

college due to financial reasons.

In a better society, such reasons shouldn't even exist. In Germany, higher education is funded by the government. According to a New York Times article, students are upset that some German universities are charging them about \$1,300 to attend a university. The article states that paying for education is highly unpopular among the students and the general population.

Perhaps America can stop looking at colleges as a business venture and turn them into institutions that are meant for the advancement of its people and country. Maybe the German education system can be used as an example to reform higher education and perhaps end the economic disparities and huge student debt that is incurring in America.

Education isn't meant for only the privileged few. Education should be open for everyone to attain in order to advance themselves, and society overall.

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DEFAULT RATES

Continued from page 1

prioritized and disinvested from higher education and we as students, are forced to take on this debt to close up that hole, because colleges keep increasing tuition," said Love. "Some states have cut their budget in half, but they have increased their tuition by 80 percent."

The grace period, the amount of time students have following graduation, leaving school or dropping below half-time enrollment before they need to begin repayment of their loans, is usually six months. For those who graduated last May, next month is the time they have to start paying back their loans.

The Student Financial Aid, an office for the U.S. Department of Education, says loans repaid monthly fall under default when failing to make a payment for 720 days. Under the Federal Family Education Loan (FFEL) programs default occurs when failing to make a payment for 330 days.

The current default rate is the highest the country has experienced in 20 years.

"The growing number of students who have defaulted on their federal student loans is troubling," U.S. Secretary of Education Arne Duncan said in a press release. "The Department

will continue to work with institutions and borrowers to ensure that student debt is affordable."

Sean Garcia, 23, will be graduating this fall and is concerned about his loans, which total over \$18,000. He is looking forward to receiving his Bachelor's degree in computer science, but wishes he could put off graduation until he gets a suitable paying job to help him and his parents pay off his loan.

"This past year I've been interning at many companies hoping to gain an employment post graduation," Garcia said. "I'm mostly worried about my parents because I don't want them to sacrifice anymore than they already have for me to get a higher education and I really don't want to fail at my payments, but I guess only time will tell."

CSUN's two-year default rates for the 2011 fiscal year say 329 students are currently failing to pay back their loans on time, placing the default rate at 5.6 percent. This is the lowest rate in the past three fiscal years.

The Department of Education said more borrowers default after the two-year period. Beginning next year the department will replace the two-year cohort default rates to three-year. This is thought to better reflect the percentage of borrowers who default. This change is a product of the Higher Education Opportunity Act of 2008.

CSUN showed a slight increase

in the three-year default rate standing at 8.7 percent. According to the National Student Loan Data System for students, CSUN has 494 students in default under the Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program.

The default rates could be the deciding factor for determining how much federal aid CSUN will be receiving under the Obama administration.

In August of this year, President Obama spoke at the State University of New York about college affordability.

"The average student who borrows for college now graduates owing more than \$26,000. Some owe a lot more than that," said Obama. "Even as we work to bring down costs for current and future students, we've got to offer students who already have debt the chance to actually repay it."

Amanda Wilson, 19, who studies criminal psychology said students loans could go either way.

"Yes, it helps us because it's getting us through college, but once I do graduate and I don't find a job to pay off my loans, I'm in debt for a majority of my life and it will endanger my future," Wilson said. "It's not necessarily a horrible thing, but you have to have the right economic balance to pay it back."

CAMPUS VOICE

VERA CASTANEDA/DAILY SUNDIAL

Students share their thoughts on loans.



MURAD MINASYAN

ACCOUNTING

"I'm not going to pay them until I start working. Student loans are better than having credit cards. (I think) people who make more than \$100,000 a month should pay but average people should not pay for school."



MELVIN HARRIS

KINESIOLOGY

"We should be putting more money in education. Definitely, college should be free. My friend went back to France for a free college education."



MANUEL ELIZARARS

MECHANICAL ENGINEERING

"I think they should focus more on students. I think there should be a reasonable price to pay for college so that it is a win-win for everyone. No one wants to teach for free. Everyone needs to make a living."



MILY SHARKO

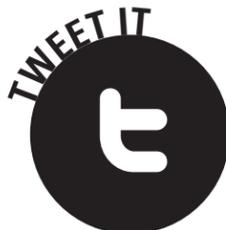
SOCIOLOGY

"I took the time to learn as much as I can about them (student loans) before I took them out and I plan on moving in with my parents and pay as much of it off during the grace period."

HOW DO YOU FEEL ABOUT STUDENT LOANS?



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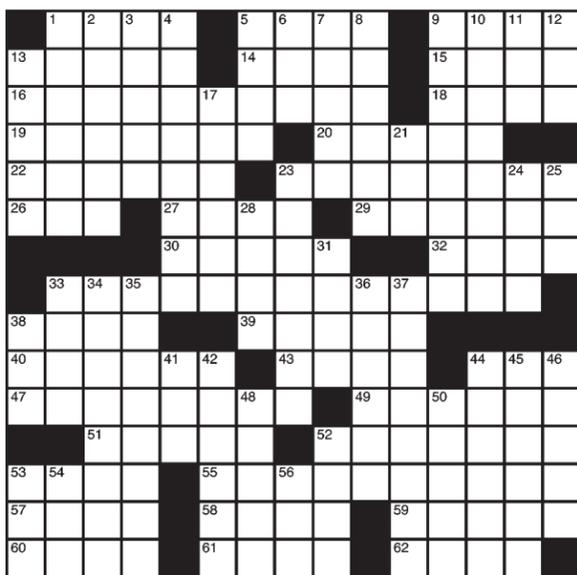


Los Angeles Times Daily Crossword Puzzle

Edited by Rich Norris and Joyce Lewis

ACROSS

- 1 Big name in big trucks
- 5 Gunk
- 9 TV's Dick Van ___
- 13 When doubled, a Northwest city
- 14 Give a makeover
- 15 Line holder
- 16 Home sound system
- 18 Texts: Abbr.
- 19 Decline from disuse
- 20 Some Beethoven works
- 22 "Veni, vidi, vici" man
- 23 Memorable "Rocky" line
- 26 Little Leaguer, say
- 27 Automated intro?
- 29 ___ del Fuego
- 30 Stay a step ahead of
- 32 Many millennia
- 33 Eloquent
- 38 "___ baby!"
- 39 Zapped
- 40 Rapper who played Left Ear in "The Italian Job"
- 43 Software test version
- 44 Agnus ___
- 47 Reason to pile onto the team bus
- 49 Promoting
- 51 Botanist's study
- 52 Nostalgic souvenir
- 53 River in a 1957 Best Picture title
- 55 Hero whose catchphrase begins 16-, 23-, 33- and 47-Across
- 57 Work on, as a popsicle
- 58 Q.E.D. part
- 59 Levels
- 60 Tiny arachnid
- 61 "Gadzooks!"
- 62 Puts the kibosh on



By Jeff Chen

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DOWN

- 1 Fruity cocktail
- 2 Butler in the Batcave
- 3 Awards for ads
- 4 "How Life Imitates Chess" author Garry
- 5 Earl with a tea
- 6 Above, to Keats
- 7 Start of some Keats titles
- 8 Having little talent for
- 9 H.G. Wells' island physiologist
- 10 "Darn tootin'!"
- 11 Small cask
- 12 Golf star Ernie
- 13 Off, in mobspeak
- 17 Royal seat
- 21 Exiled Amin
- 23 Google-owned video site
- 24 Yank since 2004
- 25 Bert Bobbsey's sis
- 28 Hot-sounding European capital
- 31 Elbow

Tuesday's Puzzle Solved



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- 33 Tuck away
- 34 "I've got proof!"
- 35 Elegantly feminine
- 36 Infernal
- 37 Greeting from Down Under
- 38 Physicians' org.
- 41 Id controller
- 42 Chris of "Tommy Boy"
- 44 Dented
- 45 Keys in
- 46 Stravinsky and Sikorsky
- 48 Native New Zealander
- 50 Enclose, as pigs
- 52 Parcel (out)
- 53 Airline to Amsterdam
- 54 Xbox 360 competitor
- 56 Quick snooze

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TAEKWONDO

CSUN gets kicks out of new club

The most practiced form of martial arts in the world has found its way to campus with the new taekwondo club

DARKO DEBOGOVIC
DAILY SUNDIAL

SNAPS, AXES and round-house kicks are just a few of the multifaceted components found throughout the most widely practiced martial art in the world: taekwondo.

While judo and jiu-jitsu rely heavily on grappling and joint-locks, the purpose of taekwondo is to inflict damage primarily through quick striking kicks delivered from a defensive, mobile stance.

CSUN's Tae Kwon Do club was founded this year by president and trainer David Niedober.

Niedober, a 23-year-old psychology major has been practicing the art for six years and started the club at CSUN with the intention of promoting the core values he learned while growing up.

"I think the original motivation (to start the club) was to try to bring the core values I had picked up and the gentlemanly competition that you can get from respectful combat to the CSUN community as well as a way to bring up athletic training," said Niedober.

The club's purpose is to promote self-confidence by building strength in the body, mind and soul through a friendly, respectful and competitive environment.

Like traditional collegiate sports such as baseball, football and soccer, the taekwondo club is involved with the National Collegiate Taekwondo Association (NCTA) which is affiliated with the World Taekwondo Federation (WTF).



ALL PHOTOS BY KEN SCARBORO / SENIOR PHOTOGRAPHER

Avi Stewart, freshman piano performance major, practices his kicks in the Plaza Studio during their weekly Thursday meetings.

The WTF is the governing body for taekwondo on an Olympic level and operates from the Kukkiwon (also known as the World Taekwondo Headquarters and home of the World Taekwondo Academy) in Seoul, South Korea.

Those universities associated with the NCTA hold regular tournaments throughout the school year and Niedober remains hopeful that CSUN will begin to partake in these tournaments starting next semester, with the possibility

of hosting a tournament in the near future.

"The NCTA has ongoing tournaments and the various colleges that have sports clubs for taekwondo, also put on their own tournaments through the NCTA," said Niedober. "We're hoping to start getting involved with that next semester and then in the future maybe even hosting one of our own tournaments."

Currently the club boasts a variety of participants ranging in all skill levels, from yellow to black belts (the hierarchy of

belts goes from white, yellow, green, blue and red to black).

Victoria Alvarado, a 21-year-old religious studies major and black belt, began practicing taekwondo at age 9 after her mother enrolled her and her brother in a class.

Although she was reluctant at first, she admits that the sport helped her grow out of her shell and taught her how to defend herself from bullies at school.

Alvarado encourages newcomers interested in learning taekwondo to be patient and

have inner-confidence to do well in the sport.

"Some techniques are challenging and it takes a lot of time and patience to not only grasp it well but to improve it little by little, because once you get it, there's always more to improve, it can't be just good enough, you have to keep growing and getting better and better — it's a constant cycle of getting better," said Alvarado.

Avi Stewart, an 18-year-old piano performance major admits that although the sport is physically grueling, the real challenge of taekwondo lies with honing the right mentality.

Stewart, a yellow belt, has been practicing martial arts on and off for four years though this is his first class in taekwondo.

"It's a combination of both (physicality and mental toughness) but definitely more mentally demanding because you have to motivate yourself to go practice, even though you might be tired or lethargic or down in the dumps, but it's a very fun club and there's great people around to support and encourage you," said Stewart.

In order to help the club's expansion Niedober plans to hold a practice demonstration outside of the campus bookstore on the lawn sometime in November.

He remains optimistic that the club's popularity will increase through word of mouth and the friendly and respectful atmosphere he and his students have instilled at practice.

"We're primarily focusing on making a friendly environment

(to help the club's growth) and so people who bring in their friends are going to construct that friendly environment and other than that we're just hoping the club will just kind of take itself soaring," said Niedober.

Niedober encourages individuals with no martial arts experience who are interested in learning taekwondo to stop by and experience the club firsthand.

Two to three years from now, he expects the club to expand significantly in terms of tournaments, trophies and most importantly students.

"My aspirations for the club as far as that sort of longevity is concerned (next two to three years) is for me to be able to come back to CSUN and see three different black belts teaching a class of 100 students," said Niedober. "Lots of competitions, trophies and medals, and an overall change in the confidence and attitude of the students involved as well as a change in the style of leadership and technique."



The taekwondo club wrapped up their practice with formations and chants performed in unison.



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club in action