

On Campus Help for Students With Debt

by: Dion Smith
Director of Student Life

The Get Out of Debt office was established by current Student Association President, DuJuan Smith, for the students on the NIU's campus with the goal of preventing future debt and alleviating current debt. Also, this office works hands on with students who are in debt with creditors and financial planning. The Get Out of Debt Office is an initiative through the Students' Legal Assistance office with the help of the Student Association. Preliminary review of the surveys indicates the vast majority of students attending the presentations believe debt counseling is an important service for college students.

An equally overwhelming percentage of students indicated they will be much more likely to be cautious in obtaining and/or using credit cards as a result of the seminar. Donald Henderson, the Director of Students Legal Assistance, and Lynn Richards, the Assistant Director of Students Legal Assistance office have been instrumental in the development of this program with the Student Association.

The initial promotion for this program has been through the UNIV 101 classes and many student organizations. Several handouts and a survey have been prepared and given to students in conjunction with the presentation.

Dion Smith, the director of Student Life, explained that one of the topics of discussion is whether a request should be made to include debt counseling as a mandatory part of the UNIV 101 curriculum.

The Student Association has a mass advertisement campaign planned for the Get Out of Debt Office that will consist of television commercials, channel 8 advertisement, Northern Star advertisement, and a more proactive form of publicity.

For more information, please contact Students Legal Assistance at (815) 753-1701 or Dion Smith, Director of Student Life at (815) 753-9917 or z071664@niu.edu.