

Document

LOAN COST SHIFT TO STUDENTS IS SOUGHT
1987-01-02

LEAD: Education Department officials say President Reagan will propose a major increase in an **experimental student loan program** in an effort to **shift the costs** of such loans from the Federal Government to the students.

Comments

Next Document Context Finder

Context suggested for the selected mention 8

Higher education in the United States

Issues related to financial aid The portion of state budget funding spent on higher education has decreased by 40 percent since 1978, while at the same time most tuition fees have significantly increased. Between 2000 and 2010, the cost of tuition and room and board at public universities increased by 37 percent. The misconception persists that there simply is less money in "the system" to help pay for college these days. Actually, the reverse is true. In 1965, \$558 million was available for financial aid. In 2005 more than...

★ ★ ★ ★
Highly relevant

Microcredit

Improvement One of the principal challenges of microcredit is providing small loans at an affordable cost. The global average interest and fee rate is estimated at 37%, with rates reaching as high as 70% in some markets. The reason for the high interest rates is not primarily cost of capital. Indeed, the local microfinance organizations that receive zero-interest loan capital from the online microlending platform Kiva charge average interest and fee rates of 35.21%. Rather, the principal reason for the h...

★ ★ ★ ★
Not relevant

Student loan

United States Federal Student loans are generally less expensive than private student loans. However, the federal student lending program still generates billions of dollars in profit for the government each year, because the interest payments exceed the government's own borrowing costs, loan losses, and administrative costs. Losses on student loans are extremely low, even when students default, in part because these loans cannot be discharged in bankruptcy unless repaying the loan would create an "undue h...

★ ★ ★ ★
Highly relevant

Figure 5: An example of the document with non-entity hooks and its contextualization candidates.

highlighted phrases as shown in Figure 5 (“Higher education in the United States” and “Student loan”). Again, the user can also rate the relatedness of the candidates which can be used to improve the learning process.

4. RELATED WORK

Previous work has focused on detecting entity name mentions within text and links them to the corresponding entities in a knowledge base [1, 2, 5]. In contrast to our approach, both Wikification and entity linkage approaches lack two ingredients of time-aware contextualization, (a) they do not take into account the temporal aspect of the text to be enriched and (b) the additional information provided is rather general (e.g., Wikipedia articles about an entity) and not focused to the topical information need resulting from the text under consideration.

Retrieving and processing external information to be added to documents have obtained increasing interest in the recent years. Kanhabua et. al, [4] proposed to enrich news articles with related predictions. Other works [8, 9] exploit social media (e.g, Twitter) as external source to discover utterances that discuss a given news article. In contrast to those approaches, our work adds another dimension to the contextualization task, namely time. We are not looking for more information on the current context, but we try to reconstruct the original context of a document.

The work most related to ours is contextual insights [3] that provides users with information that is contextually relevant to the content that they are consuming. However, they do not take into account temporal dimension. To the best of our knowledge, we are the first to present a web-based system that automatically provide temporal context for a given document in a meaningful way.

5. CONCLUSIONS

We present *Contextualizer*, a web-based system for automatically contextualizing a news article by providing complementing information to the article, which reflects required, but not expressed, context for fully understanding it. Our

system allows users to select their interested keywords, and automatically constructs appropriate queries to retrieve contextualization candidates, then re-ranks the candidates before presenting them to users in a interactive manner. While our initial illustration of the Contextualizer system has focused on news articles and Wikipedia, others sources such as qualitative studies and news archive can be also applied.

Acknowledgements The work was partially funded by the European Commission for the FP7 project ForgetIT under grant No. 600826 and the German Federal Ministry of Education and Research (BMBF) for the project “Gute Arbeit” nach dem Boom (Re-SozIT) (01UG1249C).

6. REFERENCES

- [1] D. Ceccarelli, C. Lucchese, S. Orlando, R. Perego, and S. Trani. Dexter: An open source framework for entity linking. In *ESAIR '13*, 2013.
- [2] P. Ferragina and U. Scaiella. Tagme: On-the-fly annotation of short text fragments (by wikipedia entities). In *CIKM '10*, 2010.
- [3] A. Fuxman, P. Pantel, Y. Lv, A. Chandra, P. Chilakamari, M. Gamon, D. Hamilton, B. Kohlmeier, D. Narayanan, E. Papalexakis, and B. Zhao. Contextual insights. In *WWW '14*, 2014.
- [4] N. Kanhabua, R. Blanco, and M. Matthews. Ranking related news predictions. In *SIGIR '11*, 2011.
- [5] D. Milne and I. H. Witten. Learning to link with wikipedia. In *CIKM '08*, 2008.
- [6] J. M. Ponte and W. B. Croft. A language modeling approach to information retrieval. In *SIGIR '98*, 1998.
- [7] N. K. Tran, A. Ceroni, N. Kanhabua, and C. Niederée. Back to the past: Supporting interpretations of forgotten stories by time-aware re-contextualization. In *WSDM '15*, 2015.
- [8] M. Tsagkias, M. de Rijke, and W. Weerkamp. Linking online news and social media. In *WSDM '11*, 2011.
- [9] T. Štajner, B. Thomee, A.-M. Popescu, M. Pennacchiotti, and A. Jaimes. Automatic selection of social media responses to news. In *KDD '13*, 2013.