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## Chapter 10 study guide bill of rights

a. a. Communication: Whistleblowers are free to legally disclose any information that supports a reasonable belief in research misconduct as defined by PHS policy. An individual or institution reacting to any person making protected disclosure engages in a prohibited obstacle to investigations into research misconduct as defined by the Research Integrity Commission. Whistleblowers must respect the confidentiality of sensitive information and give legitimate institutional structures the opportunity to function. If an informant chooses to make a legal disclosure that violates institutional confidentiality rules, the institution may subsequently legitimately restrict the whistleblower's access to further information about the case. B. Protection against retaliation: Institutions have a duty not to tolerate or engage in retaliation against whistleblowers in good faith. This obligation includes the granting of adequate and timely relief to improve the consequences of actual or threatened reprisals and responsibility towards those who take revenge. Whistleblowers and other witnesses of possible misconduct in research have a responsibility to raise their concerns with honor and foundation. c. Fair procedures: institutions have a duty to provide fair and objective procedures for the examination and resolution of complaints, disputes and allegations of research misconduct. In cases of alleged retaliation that are not resolved through institutional intervention, whistleblowers should be able to defend themselves in a process where they can present witnesses and confront those who accuse them of retaliation against them, except when they violate the rules of confidentiality. Whistleblowers have a responsibility to participate honorfully in such procedures while respecting the serious consequences for those accused of misconduct and using the same standards to correct their mistakes that they apply to others. d. Partial procedures: institutions have a duty to follow procedures that are not contaminated by partialities arising from personal or institutional conflicts of interest or other sources of prejudice. Whistleblowers have a responsibility to act within legitimate institutional channels when raising concerns about the integrity of research. They have the right to raise objections to the possible partiality of those who have been selected to reconsider their concerns without retaliation. And: Information: Institutions have a duty to fully and objectively obtain and evaluate information on concerns raised by whistleblowers. Whistleblowers may have unique knowledge to thoroughly evaluate the responses of those whose actions are called into question. As a result, a competent investigation may involve the possibility for whistleblowers to comment on the accuracy and completeness of the information relevant to their concerns, except when confidentiality rules. F. Timely processes: Institutions have a duty to handle cases involving alleged misconduct in research as quickly as possible without compromising responsible resolutions. When cases drag on for years, the issue becomes the controversy rather than its resolution. Whistleblowers have a responsibility to facilitate rapid resolution of cases through good faith participation in misconduct procedures. G. Claim: At the end of the proceedings, the institutions are responsible for crediting promptly, as appropriate in public and/or in private, those whose accusations are substantiated. Each right carries a corresponding responsibility. In this context, the Charter of Whistleblowers' Rights has an obligation to avoid false statements and unlawful conduct. Source: Thinkstock If you're among the 40 million borrowers who have struggled to manage federal student loan debt, a little help is on the way. This week, President Obama signed the Student Rights Act. The Department of Education will work with other federal agencies in an effort to assist borrowers in repaying their student loans. Plans are underway to help ensure affordable monthly payments and provide a system for registering complaints against lenders. Today's actions will help borrowers responsibly manage debt, improve federal student loan service, and protect taxpayer investment in the student aid program, the White House said in a statement. Considering that the average student loan debt is \$28,400 and about 650,000 borrowers who began repaying defaulting on their student loans in 2011, this is good news. Here are five things you should know so you can get the most out of this new bill. 1. All advance payments will be processed, the credit institutions themselves are now required to apply advance payments to the debt with the highest interest rate first, unless you instruct them differently. Now there will be no guessing games when it comes to figuring out where your payments will go. Right now, there is no standard. Some lenders will apply prepayment randomly, some will apply loan payments with the first expiration date, and other lenders will apply the loan payment at the lowest interest rate, says Mark Kantrowitz, a university finance expert and publisher of FastWeb.com and FinAid.org. Applying prepayments to the loan with the highest interest rate will save you more money for the whole of the loan. 2. You don't have to wait until next year to file a complaint Although a new online complaint system will be available next July, you can file complaints about your federal student loan servicer by calling 1-800-4-Fed-Aid. Once the updated complaint system is in place, you'll be able to file complaints about federal student loan collection agencies, your lender, servicer, and even your school. If you have a complaint about a private student loan, you can contact the Consumer Financial Protection Bureau, which has its own complaint system in place. Don't be shy about filing a complaint - you'll have plenty of company. The CFPB reports that between October 2013 and September 2014, more than 5,300 complaints of private student loans were filed, an increase of 38% on the previous year. Before registering a claim, make sure you have all the federal loan information at your fingertips. You can get information about your loan from the National Student Loan Data System. 3. Pell Grants is about to jam Pell's maximum grant premium was increased to \$5,730 for the 2014-2015 school year. President Obama has proposed that subsidies be set up to keep up with inflation. It may not be a big godsather, but every bit helps. The national average cost of tuition, fees, room, and counseling at a four-year private, non-profit college was \$42,429 during the 2014-2015 school year, according to The College Board. 4. The tax benefits for education will currently expand, the American Opportunity Tax Credit provides up to \$10,000 during a four-year college period. Proposals have now been put forward to extend the tax credit to five years. In addition, plans are underway to write off fees on the forgiven student loan debt that is part of income-based repayment plans. 5. It may become less difficult to grant a loan to bankrupt students Contrary to popular belief, there are rare cases where a student loan can be included in bankruptcy proceedings (such as undue difficulties) or completely exempted (in case of identity theft). President Obama has instructed his advisers and the Consumer Financial Protection Bureau to investigate the need to make changes to the way student loans are managed in the event of bankruptcy and fraud. More from Personal Finance Cheat Sheet: •Sensible Data Libraries A whole new set of career paths will emerge from the dramatic growth of online storage. These new corporate librarians will make sense of the millions of data accumulated by a company's workforce and turn it into a library of reasonable and searchable knowledge, instead of the data chaos we have now. •James W. Gabberty, Associate Professor of Information Systems, Pace University, New York •Wireless data, CDs, DVDs, flash drives and floppies around the world will become obsolete in the coming years. Wireless access speed is increasing dramatically, allowing people to access their data over the Internet as quickly as they do it now their wired units. Just as people can make phone calls from virtually anywhere in the world today, they will be able to access their personal or business data wirelessly from anywhere in the world. You won't need to store it locally or copy it to a portable storage medium to take it to another computer. •Michele •Michele President, Winchester Electronics, a unit of Northrop Grumman Corp., Wallingford, Conn. •Rolling Back in Time By 2007, fully protected and versioned file systems will be widely available. A file system with versions is time-enabled, allowing users or applications to roll back any file to a previous state. For applications like databases, it means it's easy to go back in time and run a database report starting, for example, from the end of last month. For the desktop user, it means that the user can return to any previous version of a file without ever backing up or before a virus infects the file. In essence, file systems will become inherently self-healing, making viruses harmless and eliminating the need for backups as we know it. •Dave Howard, president of Colorado Software Architects Inc., Loveland, Colo. •A Terabyte in Your Hand Expect a terabyte of data storage on a mobile phone by 2007. This goal will be achieved through continuous advances in silicon flash technology and multi-level cells. •Dana Gross, chief marketing officer, M-Systems Flash Disk Pioneers Ltd., Fremont, Calif. •Migration Headaches Data migration will become one of the biggest problems in data storage by 2005. While storage devices will be able to hold hundreds of terabytes of data, the time it takes to upgrade hardware or migrate data to a secondary location will become prohibitive, often extending to weeks or months. This conundrum will greatly expand the market for zero-down data migration tools and storage systems that can mirror or migrate data from other hardware. •Geoff Barrall, chief technology officer, BlueArc Corp., San Jose •Central Archives In three years, almost all publicly traded companies will establish corporate data archives. To comply with a complicated patchwork of regulations and discovery requests, companies will choose to save almost everything in centralized archives of business data on very cost-economic storage systems. Centralized archives will contain a copy of ERP data, e-mail and documents and will be centrally managed and controlled. These archives will become as pervasive as firewalls are today. •Mark Diamond, President and CEO of Contoural Inc., Los Altos, California •Hollywood Calling Storage providers are so focused on the corporate data storage market that they cannot understand the growth of storage requirements in non-traditional markets such as the entertainment industry. Consider that over the next decade more and more films will be digital, but a single film of two will require about 800 TB of storage space. Digitizing the film industry alone will generate millions of petabytes of stored data, far more than today's entire enterprise storage market. •Barbara Murphy, vice president of 3ware Inc., Sunnyvale, California •Secret agents, or bots, will be widely used to extract business data for detailed information and customer intelligence within the next two years. For example, the agent might extract stored emails in search of employees talking to competitors, sexually harassing people, or doing positive things. If I were running a bank's loan department, I'd like to know every time someone has completed a loan of over \$300,000. Employees will have an interface that allows them to schedule an agent in simple language to search and then show the results in a pop-up window. •Scott Klososky, CEO, Critical Technologies Inc., Oklahoma City •Database, R.I.P. The database's dead. New intelligent file systems from storage vendors will begin to emerge in 2004 that leverage self-descriptive and self-adapting technologies, thus avoiding the complexity and performance tax of databases. At the heart of this trend will be to describe data not in terms of rows and columns, but rather as business objects that can be accessed and managed in file containers, directly addressable by applications. Sometimes it's called object-based storage. This will be a ubiquitous feature over two years, eroding the income and mental share of database providers over three years. Smart storage vendors will replace databases for simple search and recovery. •Michael Howard, CEO of OuterBay Technologies Inc., Campbell, Calif. To the moon! If you're looking for a really remote data storage, how about the Sea of Tranquility? TransOrbital Inc., a commercial company that hopes to make moon travel a routine thing, is planning to offer off-site storage on the moon to protect critical data from natural or man-made disasters on Earth. Dennis Laurie, president of lunar delivery service in La Jolla, California, says the first step will be to send a prototype server to the moon in 2005, followed by larger servers in the second, third, and fourth journeys until there is a server farm on the moon. Sending and retrieving data will be difficult due to the three-second transmission delay, but Laurie says there are deep space protocols from the Jet Propulsion Laboratory that could solve the problem. — Mitch Betts mitch\_betts@computerworld.com Credit: Getty Images Additional forecasts To check last year's batch of filing forecasts and find out who was right, go to QuickLink 33168. The New Rules of StorageStories in this report. Copyright © 2003 IDG Communications, Inc. Inc.

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