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# KEEPING UP WITH STUDENT EXPENSES: TOWARDS SYSTEMATIC METHODS OF COMPUTING STUDENT BUDGETS

*William W. Bowman*

Viable tools available for generating accurate student budget estimates and to monitor them over time, are few indeed. In the course of a project to provide a contemporary assessment of the adequacy of the 1974-75 student budgets at the University of California at Berkeley (Bowman, 1974), an embryo design for such methods was formulated and is summarized here for others to use, refine and build on.



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Student budgets, used as standards against which to measure individual needs, are an integral part of financial aid administration. Surprisingly little effort has been spent by aid officers in developing systematic methods for monitoring significant living costs to ensure that estimates for student budgets are adequate to begin with, and remain contemporary. The national Student Aid picture is periodically reviewed by the scholarship services, the Veterans Administration, the Department of Health, Education, and Welfare, and at least some state scholarship units look into costs of postsecondary education. Seldom have any of these agencies and institutions approached the problem with sufficient depth or frequency to provide aid officials with realistic cost estimates to be applied in their own work. Because costs vary significantly depending on the location, the kind of institution, and a host of other factors, national or state-wide figures are not likely to fit the exact needs of aid administrators at the local level. A specific local orientation and frequent budget figure review are essential to avoid errors on the low side of budgeting realities, a circumstance no administrator wishes to contemplate, but which many are confronted with today.

The mutual concern of aid officers and student aid recipients over the accuracy of student budget estimates has grown steadily over the last few years. This concern was abruptly intensified in 1974 by extraordinary inflation and radically increased numbers of students seeking to establish aid eligibility in a time when financing for such programs was not expanding in equal proportion. The situation is further complicated by the lead-time necessary for planning and submission of funding requests requiring aid administrators to estimate budget parameters so far in advance of the period they are to be used, that current rates of inflation have effectively undercut their adequacy. It is entirely possible to provide adequate allowances at the beginning of the academic year and have them become unrealistic by late Spring. Without adjustment during this period, students and administrators alike must suffer the consequences. The times and conditions suggest that a review of budget estimation methods, and of the entire financial aid administration process, will take a higher priority over the next few years.

Until recently, projection of student budget increases was adequately managed by relatively simple methods — systematic or not — which reflected the moderate increases in costs of living that had become a regular and expected part of our lives. Some relied on overall market indices, like the Bureau of Labor Statistics' (BLS) consumer price index, as an indicator of the magnitude for increases to be built into projected budgets. The assumption in this method was that rates of future inflation would be about the same as in the previous period — that they were predictable, not random. It is our feeling that because this assumption is no longer valid, new methods for estimating student budgets and monitoring them throughout the period of their use will become vital dimensions in responsible aid administration. The Fall 1974 student budgets may be the first to reflect the

full impact of the inflation gap, and the lack of systematic methods is illustrated by the outrage of many students who claim they cannot live on the allowances provided by financial aid.

### *What's Important In Developing Methods*

There is wide variance in definition for student budgets (i.e. those items which are legitimately included, the number and format of categories), and the absence of widely accepted standardization only encourages the use of price/cost information generated by the local aid administrators themselves. All designs for estimating and monitoring adequacy of student budgets should strive to achieve at least the following goals:

1. Methods should be tailored to specific needs, addressing themselves only to items defined as allowable in the budgets, with information drawn directly from the markets within which students consume. This step serves to focus energy but if definitions are not well established, we suggest that this is the point to begin.
2. Whenever possible, several reliable cost indicators for each budget component should be provided for verification purposes. Items within the budget must be broken out and methods adapted to suit needs. In all cases total ranges of costs — high and low — are preferable to “average” figures, since not all students are able to live within “average” budget parameters.
3. Whenever possible, primary source information should be sought from suppliers and distributors of goods and services. Final estimates should be based on actual cost surveys whenever possible as gathering such information often leads the aid administrator to insights above and beyond cost figures. Government indices and other economic data should be used as secondary resources, unless no other alternatives exist.
4. The methods adopted should be convenient, efficient, and accurate, as there is seldom the luxury of free time for these purposes, nor do aid personnel usually have the statistical methodological background for use of more sophisticated techniques — dollars and cents estimates and percentage increases are sufficient.

Our own approach employed a dual strategy hitting the problem from both the “cost” and “expenditure” sides. We asked: What are the actual costs for those items allowed in student budgets in this area; What solutions have students applied to living within budget parameters while fighting off inflation and where are they having major problems?

On the cost side, we interviewed informants in the community whose daily work kept them in touch with prices and trends that influence key items in student budgets. Once discovered, such informants can become the eyes and ears of the financial aid officer much like the journalist's insider news source, to be periodically contacted to update information. Multiple contacts are helpful since differences in cost estimates and opinions of the factors which influence prices are often evident. Background information serves more than just an illustrative function, for the more one knows why prices change,

the better able to predict future changes they are. Beyond suppliers and distributors (or those who monitor various market sectors) we sought information directly from want ads, local advertising, and actually priced some items such as laundry and dry cleaning, transportation costs, personal care and grooming items, books, and day care services in the community.

On the expenditure side we designed an interview schedule, which could be administered in roughly one-half hour, to explore actual spending among a small sample of aid recipients who were selected to represent a broadly based portion of the aid rolls — single, married, single parents, Berkeley residents and those who lived outside the immediate area, graduate and undergraduate students. The interview schedule was patterned after the items included in the Berkeley Student Budgets: housing costs (rent plus utilities or dormitory fees), food, books and supplies, and the miscellaneous allowance which here included incidentals, clothing maintenance (but not replacement), recreation, transportation, and personal care items. Selected respondents were given the option of being interviewed on the telephone or in-person and seemed more than cooperative, appreciating the chance to express their concern over budgeting problems. Though they did not constitute a statistically representative sample, as “case studies,” the insights they provided were invaluable. Their estimated expenditures then become one more figure to compare to those derived by other means.

#### *“Student Market Places”*

As verified results began to dovetail in common price ranges from both general approaches, the level of confidence we had in our own assessments of existing figures was raised. Though the multiple source scheme is not always possible, it should be a major goal. We reiterate this point to highlight one additional budget feature which many may be aware of, but the full impact of which has never been assessed. Colleges and universities are unique kinds of “industries,” and whether or not they dominate the local economy (i.e. the college town), the markets for goods and services in the areas immediately adjacent to the campus are likely to differ in character and possibly in price ranges from contiguous communities. It is precisely this market variance that caused us to avoid heavy reliance on government indices whenever possible. Too often in an effort to serve the widest possible need, index data collected for regions or metropolitan areas often unintentionally provide an unrealistic picture of price shifts within specific communities (i.e. some important changes may be masked in the overview). As an example of community market variation, we note the “pyramid effect” on rental costs: rents tend to be higher close to campus and begin to decrease for comparable units as one moves further away. We found that Berkeley rents generally were 10-20 percent higher than in some parts of Oakland just next door. Government indices are not designed to reflect such subtleties, and were rejected as primary resources for this reason. If student budgets are to be accurate, aid officers must have knowledge of the extent of the market price variance and its overall impact on student living costs.

### *Data Collection Methods*

Hopefully underlying principles and assumptions are clear, and we can now catalogue some of the specific methods used for each budget component. Described methods are by no means exhaustive and are intended to be suggestive of paths to follow in adapting to local contexts. The two major areas of concern in this project were the ones that cost the most — food and housing. We will begin with the latter.

#### *Housing*

Current economic features have had a great impact on the housing markets across the U.S., most of which have not been fully realized. High interest rates leave tracts of houses standing empty, apartments half constructed, and have caused many small-scale landlords to reevaluate the profit in ownership. Berkeley is a very unique market for housing with roughly two-thirds of the total units in the city for rent. It is a bedroom community for more and more people who work in San Francisco, and like other college towns, has little industrial base to defer the burden of tax to businesses. All of these factors are real and detectible and may have similarities to other contexts, but must be analyzed in estimating budget increases. Our informants gave portents of rent increases of from 15-25 percent for next year, equal to those experienced in the Fall of 1974, as leases turned over. The following seven steps are characteristic of our approach and may be useful to others.

#### *Know Where Your Students Live*

1. As a first step, aid administrators must know where students actually live, for this will define target areas for inquiry. The individual character of the campus, the availability of residence halls and married student housing, in addition to off-campus rentals all influence residence patterns and to some degree, prices. One or another student services unit may have this kind of information, but whether in-house records are used or not it is an essential step.

#### *Utilize University Housing Fees for Partial Input*

2. Where university residence halls and married student housing are available, use the actual fees for these units for partial input for housing cost ranges. Housing service personnel should be helpful for several purposes, especially if they also maintain listings for students and staff of off-campus rental units. Where records of these listings are available, periodic review or analysis of unit prices by location, or other important variables can be most informative. Two points of caution:
  - (a) sole reliance on university housing figures (dorms/married student housing) in establishing budget allowances for housing are sensible *only if all students can be accommodated in them*;
  - (b) when estimating housing costs where board is also included, be sure to include allowances for meals out as most dorms, and other group living contexts serve only 15-19 meals per week.

### *Define Full Range of University Housing Costs*

3. At many campuses, other 'approved' housing is available in cooperatives, boarding houses, and of course in fraternities and sororities. Monthly costs may span a wide range between residence types, but the complete picture must be comprehended and incorporated into allowances. While dorms and greek housing were once considered the more expensive housing alternatives, recent trends have reversed or at least evened out the differences between these units and the rental market.

### *Identify Off-Campus Housing Experts To Help Estimate Costs*

4. For off-campus dwellers, we suggest contacts with local property owners, apartment managers, the Board of Realtors or go directly to local realtors, and that periodic surveys of want ads — especially the local community weeklies which are excellent sources of data about specific sub-communities or 'pockets' that might attract student tenants — are all useful methods. Some communities also have privately owned listing services used by students and because many of them are computerized, they may easily provide, for a modest fee, access to their records for analysis of price ranges by unit size, type, location and any of the other variables they might list on their data sheets. Though this kind of review is useful anytime there is a need to know, we suggest that most increases occur at the point of turnover in areas where leases are common, and that these are the proper times to watch most closely. The cycle around most colleges tends to follow the academic calendar with turnover in late Spring and early Fall most common. The length of the lease cycle and the estimates based on local surveys, makes housing cost estimates among the most durable, not nearly so volatile as, for example, food prices. This also means that in current times, when increases do occur, they may be whopping to make up for many smaller costs in operation over the lease cycle. Some landlords have solved the problem by insisting on elevator clauses, which allow for mid-lease rental increases. Most of our informants were able to make projections based on background features, and this is an integral part of the better designs.

### *Determine Additional Costs for Renters*

5. Since fewer and fewer rentals include utilities, local service representatives must be contacted and the current rates and future increases explored. They can usually provide community-specific average user rates, or ranges for unit types useful in compiling total housing costs for students. This particular element is even more important now because rates will rise more frequently and in greater magnitude from now on, and will have a more substantial impact on student budgets than ever before.

### *Don't Assume All Students Like Crowds and Group Living*

6. Be careful of false assumptions about student housing density. Some units in off-campus markets can accommodate what many have assumed in the past to be a maximum occupancy of two persons per bedroom,

but this may not apply to units too small for such a density, or because many students prefer or require privacy and a quiet study environment over the advantage of fiscal economy in group living. The ability to be flexible and double up in housing has a great impact on costs to the individual for both housing and food. In the same vein, families have different requirements for space depending on the number, ages, and sexes of the dependents. We assumed that the single parent with a child required two bedrooms, while the married couple could easily make do with one until they had children. Allowances must reflect real needs and be based on actual market prices to fulfill them.

*Use Common Sense in Ferreting Out The Factors Which Affect Costs*

7. Beyond price surveys, we relied on the reported expenditures of our students, our own personal knowledge (most of us live in or near the communities where the institutions are located), and the considerable background provided by informants to understand the market features which would push rents upward. So long as these aspects are detectible, they can be used to project coming increases into future budgets. Important questions to ask are: Have the taxes in the area jumped recently or are they about to; Is the college town a popular bedroom community which draws many outsiders into competition with students for housing; Is there a shortage now or has the tight money slowed growth enough to make a shortage likely; What is the impact of all significant market features on student housing costs?

*Food — The Necessity With New Price Tags*

Gathering food cost information is a tough problem, and it was impossible for us to develop primary source information and verify it with alternate data in the limited time available. We learned that such an extended effort might not be worthwhile, the return is too low. The variety of diets, volatile and seasonal changes in prices, personal tastes, world market features, droughts and a whole host of hidden factors in food pricing and consumption made any attempt at establishing an "average student market basket," an absurd proposition.<sup>1</sup>

*Others May Have The Information You Need*

In the face of such obstacles, we sought the advice of a marketing specialist with the agricultural extension service, home economists with local food chains, and government officials at BLS's local regional office. There might even be faculty and staff personnel in nutritional sciences, agricultural economics, and related fields who can provide information or tell you where to find it for such purposes. In no case should local talent be overlooked. All of our informants agreed that food prices vary less within regions at any given time than other items in the consumer price index (e.g. rents),

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1. The "market basket" scheme as used by BLS is a standard list of items which are periodically priced and increases recorded. Reports often talk about the bag of groceries that cost \$20 at the base year (usually 1967) now costs \$30. Our problem with this technique was what items do we put on the list?



and were among the most accurate figures BLS gathers. The monthly "Index of Retail Food Prices," is usually available for most regions and metropolitan areas, and is useful in watching for price changes. The indices are easily converted to percentages which then can be used as multipliers for student budgets. Once again, we must remind the reader that this method only reflects past increases and does not account for future increases. They are, however, the only reasonable means of assessing current figures which do not entail massive data gathering and analysis.

Informants often have their own 'index' and can offer insights and projections based on their contacts with producers and suppliers. The Department of Agriculture makes year-long projections but, in recent months, previous estimates were necessarily adjusted upward. Their first estimate for the calendar year 1975 was 5-9 percent, and we now hear 3-4 percent per quarter or 9-12 percent per year. Our informants had told us to favor the highest figures due to world, rather than domestic market features. The increase they recommended to us of one percent per month for all food items through 1975 is not an unreasonable rate to anticipate.

#### *Start Small and Think Big For Food*

In computing our own estimates we worked upward from the smallest and most manageable unit of analysis, the meal, and then extrapolated a monthly figure. Though costs of meals vary, we arrived at an average cost for all three meals, and simply multiplied. Our weekly meal factor in the formula was slightly different, based on four, rather than three meals per day. Whether we call it an extra meal or divide it up into what it probably is, several snacks, the long and demanding days of the student, some of whom are still growing, require high energy and usually more than three meals. Some of the students we interviewed told us they had only two meals a day, but in probing we found that fruit, pastries, and other snacks from machines on campus were a daily routine beyond their formal meals. The truth is, many of us eat that extra meal in snacks over a long day, growing or not — with coffee in the morning and afternoon, and a late night snack from time to time. Though reality underpins the four meal assumption, there was another function served in allowing the additional meal. Since our allowances are as close to actual costs as we could make them, margin for error was slight, and assumed that all meals were taken in residence or at least prepared there out of the *larder*. But resident students, like the assumed need of the commuter, often take a meal on campus or nearby in between classes, or to be able to utilize the library in the evenings without returning to their home. These are educationally related demands, and realistically must be accounted for in student budgets.

As we verified our own estimates based on the four meal plan for a thirty day month with reported expenditures of students, we were pleased to find that the two were well aligned. This method provides the estimate for the single student only and the remainder were projected using what we

called an "Adjustment Factor," one for an adult spouse and one for the dependent child of the single parent as follows:

Single Parent with Child	=	single student food allowance	Adjustment Factor (X) + .25X
Married Couple	=	single student food allowance	(X) + .45X

Though the "two can live as cheaply as one" myth has been laid to rest, it is true that another adult or child does not *double* a food budget, and the Adjustment Factors are an estimate of the actual increase in budgets caused by a second mouth. Additional children are accounted for in the dependent allowance to be discussed later. While most student budget items have some regularity or cyclical character to their variation, food does not, and warrants close observation and at least the consideration of mid-year adjustments in allowances when necessary.

#### *Books and Supplies — Tools of the Trade*

Another area where we found great variance in student costs was in the amount they spent for books and supplies. The two-pronged strategy in reviewing estimate adequacy was maintained by interviewing bookstore managers on the supply end and students in two separate surveys from the consumer end.

In addition to the expenditure survey already mentioned, we tried to reach the broadest range of levels and majors to investigate how costs for the tools used in education varied. We found certain majors, largely concentrated in the hard sciences or at the graduate levels, spent much more than others based on a projection of Fall spending (i.e. Fall book and supply spending times three quarters, or two semesters). Though some books may be used for more than one term, many of the students we interviewed noted they hadn't bought all materials for their courses: because they already had them; they simply couldn't afford to pay the higher prices; they could find them in libraries or borrow used copies from friends. At least some who couldn't afford to buy all their books felt this was a handicap to their education, but it was due mainly to the fact that book money went to pay for other things, like rent, child related expenses, medical bills, etc.

Berkeley's allowance of \$205 for books and supplies seemed to be ahead of others we surveyed, in this area. Most institutions have clung to the standard and now unrealistic figure of \$150. Aid officers in nearby institutions are all aware of the need for the increase in this item and have submitted it as part of their 1975-76 student budgets — about a year late. Our students reported expenditures for these items from as little as \$20 for a quarter to as much as \$400 per year. Additional expenditures for reference texts, art supplies and a new educational tool — the electronic calculator — have inflated many budgets. A large number of the students we interviewed told us that calculators costing between \$30 and \$500 were an "unofficial requirement" in some departments and programs these days. The

calculator has become the slide rule of the 1970's and those students who cannot afford them are placed at an immediate disadvantage when assignments and exams are specifically designed to be completed with such an aid.

Bookstore managers told of increases this year in the prices for books they have sold in the past of two to four times what recent history had required. Paper and some art supplies have increased in price from one-third to more than half again as much as six months ago. We were told that *Publishers Weekly* surveys textbook publishers during the summer months and reports the results of the increased costs and projections when possible in one of the November issues. Since they often comment on items of importance to student budget monitoring in other issues, periodic review of the magazine would likely be beneficial. The bookstore managers are in touch with suppliers and can be of service in alerting aid administrators to quantum leaps in prices when or before they occur.

### *Alternative Routes*

Another technique for monitoring book and supply increases is the creation of "dummy student schedules," where a set of classes is created to mirror what might actually exist in reality, and then the booklists for these schedules, the notebooks and other required supplies are periodically priced to watch increases as they occur (A "Market Basket" Method). Many bookstores keep files with continuously used book costs from the past that can be surveyed, and if these records are stored in computer-files, the search becomes more sophisticated but easier in the long run, as one data file might last over several years with only minor modification. Whatever specific design is adopted, costs should be monitored at least twice a year, probably in the Fall to evaluate adequacy on a projected basis for the year, and then again in the Spring to assess whether prices have changed significantly for the following year's budgets. Increases are more likely to occur several times during future academic years for all bookstore supplies, and flexibility in ceilings for the tools of the trade are essential for students — allowing for additional funds on a case by case, demonstrated need basis — above the level of support adequate for most.

### *The Miscellaneous Category*

Referred to by various ledger headings, and defined in many ways, the budget category which is designed to provide the means for a student to groom, entertain, and transport himself about, we called the miscellaneous component. There are persistent battles raging over items to be included in this category — auto expenses and insurance versus a public transportation allowance, money to replace clothing rather than simple maintenance of existing wardrobes, and travel costs between the institution and the student's home for vacations — are all illustrative of the war zone character of this component. It is the category to 'catch all' that isn't accounted for elsewhere.

Though the definition of allowable expenditures determines the means to assessing adequacy and projecting needs, several formulas for items like pub-

lic transportation, laundry facilities and soap, and recreation can be derived. Surveys of local costs yield useful projections when combined with estimates of the number of times, or quantity of the good or service involved. Local theatres, campus activities calendars, laundromats, dry cleaners, travel agents, drug and department stores can be canvassed for price information on included items. Interviews with students were found useful in pointing out what they do buy and what they don't. Make up for women is less a necessity, but is still a common expenditure, with similar patterns of behavior for men regarding shaving equipment. We also learned that single students spend a good deal on recreation while married students and single parents with children rarely spent a night out. Any money they might have for recreation usually went to pay off medical bills or to buy something for their children.

Clothing purchase and health care were two items we found to be of great concern to students, especially those with families. Costs for both items are on the rise, and additional expenditures for dental care, prescription and non-prescription drugs, and related expenses which seem to arise at regular, though hopefully infrequent intervals, can wipe out marginal student budgets for several months. Clothing and personal needs for self and children or spouse were expressed as a major problem area, with costs more than budgets could afford. Knowledge of actual needs, and the costs of those items, is an important guide in the design of methods for monitoring them.

#### *The Dependent Allowance*

With the recognized trend of older students returning to complete their education or start anew, the proportion of applicants seeking aid with established families has been reshaped on many campuses. Both single parents and couples with children have more fixed minimum needs and less flexibility in seeking economy solutions to rising costs of living, as in the group living solution. While 'communes' may be a solution for a small minority of student parents, it is usually the single student who can easily sacrifice personal desires for fiscal economy, in the interest of long-term goals, and not the student families.

As we discussed budgets with student parents it became obvious that they had a different, though not unexpected, set of priorities from the single student. Before their personal needs, even before educational expenses, came the needs of their children. Classes were cut when a child was sick and the day care center would not accept them. Budgets were juggled to buy school clothes for kids, while parents made do with what they had. Large debts were willingly accepted when it meant that the health of their child was insured. Inadequate dependent allowances are likely to cause grievous harm to the ability of students to focus energies on their educational tasks, when books and supplies are second to a doctor's call, and when time is spent on children in lieu of money for services they cannot afford. It is at this point that the balance of costs — personal and financial — to the student begin to detract from educational goals.

Methods of estimating housing and food costs from previous steps were simply reinterpreted for the two major components of the dependent allowance (room and board). The monthly housing allowance component was based on what we knew to be the cost of adding one bedroom to an apartment unit in the area, while the monthly food allowance was excerpted from the single parent with child budget (i.e. .25X). Both these figures were in-hand, up to date, and allowed us to concentrate on generation of information for the final component of the allowance for dependents — a suggested “child maintenance allowance.” Along with documents from banks, and other financial aid systems, we pursued contacts with day care centers (public and private), and government officials in the welfare area for information on costs of child care. Also included in this component were monthly allotments for school expenses, some clothing, and other expenses like those in the single student budget’s “miscellaneous” category.

Dependent children are, for those who have them, the greatest liability in their budget. They are the number one priority in the family unit, and because the costs of raising children are rising in direct if not greater proportion to increases in support levels in financial aid dependent allowances, the concern for them is growing among aid recipients. The level of concern is reflected in the fact that the interview schedule we used prompted a great deal of unsolicited discussion concerning dependents, despite the fact that they were never directly asked about them. Whether the financial aid officer can fulfill the needs of a student with a family or not (and we suspect they cannot) they must be aware of the burden these students bear and use every means possible to at least meet minimum needs.

### *Summary*

In addition to the suggested methods for specific sections of student budgets, we alerted aid officials at Berkeley to a relatively simple and well tested method of gathering consumer information, known as the Expenditure Diary Technique. This record-keeping methodology asks the respondent (student) to keep track of all expenditures within categories that are determined by the sponsoring organization with whatever specificity is required. In short, the student keeps a formal budget record, along with receipts which can be used to verify reported expenditures for food, housing costs, clothes, books, and any other item — allowable in student budgets or not.<sup>2</sup> We suggested this method as a routine, systematic means of assessing adequacy of allowances at a relatively low cost to the financial aid office, and that it be implemented at the beginning of the Fall and Spring terms for a period of several weeks. Differences in the costs for Fall and Spring periods will become obvious, as one-time expenses for books, supplies, and ‘front money’ in the form of lease and cleaning deposits, dorm contract payments, etc. usually cluster near the beginning of the Fall term. The unevenness of expenditure levels should be considered in distribution schemes employed

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2. If the aid office wanted to know what it would cost them to admit some new items as allowable under student budget definitions, the diary entries would provide one estimate to be used in funding projections.

by institutions, and their magnitude would be reflected in the diary keeping totals. The bibliography contains several resource references for the technique, and local faculty members who are familiar with market research techniques could be of assistance in an advisory capacity should an aid officer be interested further in the method.

In summary it is absolutely essential that aid administrators at all levels (local, state, and federal) re-examine policies and methods concerning student budgets and their estimation as it is likely that current economic forces have outstripped those previously employed. If student budget estimates represent ceilings of support, they must represent the high end of local price ranges, not some central figure or national average, as few students are able to mirror spending at exact support levels of some hypothetical 'average student.'

Whether financial aid officials can provide the sum of support reflected in truly contemporary and adequate estimates or not, it is their responsibility to have a realistic picture of actual costs of living incurred by their clients. Far too much time and energy in counseling sessions is wasted in emotionally charged contention over budget adequacy, at least partially the result of unintended ignorance on the part of the aid office, and blocking the effective focus on the means available through aid packages for the student in need. Additional requirements and increasing costs for accepted items involved in postsecondary education in the face of diminishing funds, and rising demand, make the situation even more ominous. It is a time for action.

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