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FINANCIAL AID FOR MINORITY STUDENTS: IMPROVING THE ODDS

By Roger Penn and Emilio Vejlil

At the beginning of this decade, the National Association of Student Personnel Administrators emphasized that the time had come for a recommitment to the concept of equality of educational opportunity (NASPA, 1972). However, today, in this year of the nation's Bicentennial, the goal of enrolling adequate numbers of minority students in our colleges and universities has yet to be realized fully (Boyd, 1973; Dyne, 1974; Green, 1975; Newman, 1971). Further, it has also been noted that in far too many situations, educational institutions still show an insensitivity to the needs of minority students (Arciniega, 1975). Therefore, educators and administrators need to possess a sound knowledge and understanding of the problems these students face.

For instance, for the minority student desiring to attend college, a number of major barriers present themselves: standardized tests, poor academic preparation, financial problems, geographic location, inadequate motivation, and racial obstacles (Crossland, 1971; Laosa, 1973; Martyn, 1966). If taken collectively, these problems can be overwhelming; but viewed individually, solutions are possible. For example, from the above list, the problem of inadequate financial resources can often stand alone as a major obstacle (Penn, 1975); and it is only through the availability and effective use of adequate financial resources that most minority students can hope to pursue

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and receive the benefits of advanced learning. Yet, it has also been observed that there exists a need for a greater awareness of the problems encountered in providing financial assistance to minority students (College Scholarship Service, 1969; Hayes, 1975). Therefore, financial aid programs, as primary instruments in America's attempt to provide educational benefits to all segments of society, merit the wisest administration (Herron, 1970).

When discussing financial assistance for minority students, it is almost impossible to arrive at agreement on what aspects of the issue are major problems. Opinions vary widely; but most often, debate centers around the amount of aid made available. As a result, legislators and financial aid administrators in the process of considering levels of funding and types of programs pay little attention to student knowledge and use of aid sources. Burke (1975) noted, a "great injustice" is done when students do not continue their education because of a lack of knowledge regarding the financial aid that is available, and other authors have emphasized the importance of advising students about financing their college educations (Fawcett and Campbell, 1970; Henry, 1974). Four basic factors are of critical importance in the process of delivering financial assistance to minority students.

IMPROVING THE DELIVERY AND AWARDING OF FUNDS

ACCESS TO INFORMATION: The first critical factor involves setting the stage for effective financial assistance through full information. A prerequisite to success in this area is awareness among secondary guidance counselors who advise minority students. High school guidance personnel should continually be informed and familiar with financial aid programs and procedures. In fact, in addition to attendance at workshops and reading current literature, an orientation to financial aid sources and procedures should be included in counselor training curricula. Special attention should be directed to the process of accurately transferring financial aid information to parents as well. Care must be taken in explaining the multiplicity of programs and the diversity of delivery systems. Promoting an awareness of the availability of financial aid funds is the first step in the total process of effective use of financial resources.

CLEAR COMMUNICATIONS: Clear communications is the second critical variable in making financial aid available to minority students. Again, minority students, as well as their parents, must understand the scope and nature of financial aid programs and the reasons for variations in awards from student to student. Since the need analysis system is the most important component in the application process, minority students and their parents require insight into this procedure. Further, parents should be advised that the provision of financial assistance is a common practice and should not be viewed as something of which to be ashamed.

Most importantly, minority students must receive concrete help in completing aid applications forms. As programs and procedures increase in

complexity, more should be accomplished than simply placing financial aid materials in the hands of each student. Application procedures must be thoroughly explained and discussed. Only through personal contact with high school guidance counselors and college financial aid counselors can minority students understand the procedures involved in the awarding of funds. In addition to assistance provided in the public schools and through on-campus visits with financial aid staff members, community centers can serve as valuable agencies for the dissemination of specific information. Family insight into financial aid processes can alleviate much of the misunderstanding regarding eligibility for and disbursement of financial aid monies, and clear communications is a key.

MONEY MANAGEMENT: The third critical factor involves money management. Frequently, the minority student has not had the opportunity or the need to apportion money, and this lack of experience and training often brings needless hardship and contributes to further financial stress. Some type of financial management training needs to be given to minority students prior to their entry into institutions of post-secondary education. After enrollment in college, special attention needs to be directed to the problem of students diverting financial assistance monies from education-related expenses to inappropriate personal uses and/or family uses. Mares (1973) noted that most financial aid offices do not provide assistance to students desiring to improve financial management skills, and yet the need is clearly evident.

FOLLOW-THROUGH: Once attention has been focused on the problems of access to information, communication, and money management, the issue of follow-through with each minority student must be confronted. At the high school level, counselors must see to it that the student actually enrolls in college. Frequently because of family demands, socially imposed feelings of inadequacy, and peer group influences, the minority student will not enroll as intended. Further, on the college level, once financial aid applications have been processed and aid awarded, it is of importance for the financial aid administrator to remain visible and available to the minority student who receives aid.

ADDITIONAL PROBLEMS

The task of effectively administering financial aid programs takes dedication as well as an excessive amount of time. However, in addition to the considerations involved in developing, funding, and managing programs, financial aid administrators must develop a concrete understanding of student needs. As already noted, changes are in order in the areas of adequate access to information, effective communication processes, development of money management skills, and staff follow-through with students.

Further, policy review and revision should be undertaken in the areas of need analysis procedures, work-study programs, and counseling practices. As Field (1973) noted, financial aid administrators need aggressively to seek answers to questions regarding the adequacy of need analysis formulas. The

financial aid provided minority students is often insufficient in amount and not of the kind needed. For instance, reliance on summer earnings in the final computation of awards is detrimental to those students who are unable to find summer employment - a difficult task for all students given the current economic situation. Also, in many instances students do not receive the expected parental contribution; and yet this figure is included in computing the total financial aid package. Further, support should continue for increases in the amount of grant dollars made available and a decrease in the reliance on loans, especially during the first two years of college.

Other changes that should be considered include adoption of a policy, already in practice on some campuses, of coordinating work-study experiences so that they are relevant to the student's academic field or area of interest. Also, the counseling role of the financial aid administrator needs to be emphasized. Financial aid staff members should consistently meet with minority students on an individual basis in order to discuss financial aid awards, payment schedules, and any other problems or concerns. Also, recalling a point made earlier, instruction in money management skills should become an intricate part of a total financial aid program. Ultimately, all changes in policy and procedures should stem from an underlying goal of providing the maximum amount of assistance and support to the individual student.

CONCLUSION

While several of the points emphasized in this paper may not seem striking, they are of the utmost importance; for such attitudinal and procedural considerations are often the major problems confronting minority students. The usual portrait of the minority learner includes such factors as lower educational attainment of parents, lower family income, lower occupational status of parents, broken homes, working mothers, and poor academic performance (Mares, 1973). These factors compounded with those of language, doubt, and hostility are major contributors to the minority student's difficulty in coping with, understanding, and effectively handling financial matters. Yet, many of these problems can be solved through aggressive and creative leadership.

At the secondary level, school counselors occupy unique positions and are able to play critical roles in the financial aid process and, therefore, must seek to do so. Financial aid administrators at the state and college levels must work with and assist high school guidance personnel to understand programs, keep abreast of current developments, and develop a thorough knowledge of procedures.

At the college level, the critical issue is one of enlightened policy development and effective program implementation. Therefore, attempts to improve the odds for minority students will require an evaluation of financial aid activities as well as awareness of the barriers these students face. If the problem of full access to higher education is to be legitimately addressed, then the goal must be to maximize the benefits of aid awards through a continual assessment of student needs and commitment of staff expertise to the process of problem resolution.

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