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FINANCIAL AID INFORMATION:

DOES YOUR MESSAGE GET LOST?

Helen M. Trutko

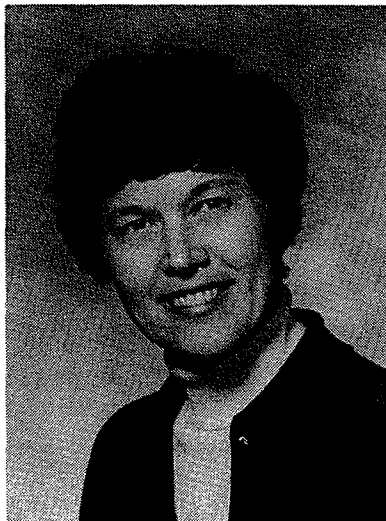
Attending parents-meetings, and counselors' workshops, I have found that impatience with the mounting load of "paper work" is a typical reaction. Both counselors and parents lack understanding of the purpose of the forms, and do not know how to organize an approach, or cope with this growing problem.

"How can we by-pass all this rigamarole?" demanded a harassed parent, at the conclusion of a lengthy financial aid session on the complex process.

"Parents expect me to go over the Parents' Confidential Statement (PCS) or the Family Financial Statement (FFS) line by line. I haven't the time, or knowledge to do that," protested a counselor, trying to help parents from her caseload of 500 students.

"I'm concerned about privacy of information," confided another. In his busy school office, details of family income information can be overheard by students waiting for class or schedule changes.

These and other questions are frequently raised by counselors and parents. More help is needed from those most knowledgeable about aid, financial aid officers, to provide adequate information on application forms and procedures.



Helen Trutko is Director of the High School Advisory Service of Cleveland Scholarship Programs, Inc., a privately supported program providing grants, loans, and counseling assistance to more than 2000 Cleveland area students annually. She received her M.A. in Student Personnel Administration from Case Western Reserve University.

Seventy-Five Pages of Problems?

Up to seventy-five pages of financial aid forms face the average family seeking aid — baffling and unfamiliar forms, some in data processing format, all to be completed. The PCS, FFS, two or three college aid applications, a state grant form, the Basic Educational Opportunity Grant application, and possibly loan applications and bank forms are barriers to be surmounted. Notarizations are needed, fees must be paid, and warnings against incomplete or erroneous information must be heeded. Students coping with admission forms, tests, transcripts, and recommendations are as harried by the “alphabet” of PCS, FFS, ACT, SAT, BEOG, NDSL and unfamiliar terms as are their parents. No other institutions fill the information gap, so schools and colleges are faced with increasing demands for help. Depending on the time, their resources, knowledge, and inclinations, these institutions can and do help, in varying ways. An evaluation of the help offered indicates that some needs are being met, but that excellent opportunities are being missed, where more help might be offered.

Planning Better Financial Aid Information Programs

1. Drawing up a yearly calendar, listing test deadlines, financial aid deadlines for local and state colleges, and plans for parents' meetings and college nights can provide the framework for planning. A review of informational material used in previous years, and a comparison with guides provided by other institutions may indicate needs for improvement, or new data to be added.

2. Announcing the availability of forms, through posters, notices to students, and public announcements is the next step. Stopping there leaves it up to the student to take the initiative in obtaining correct forms. Include parents in at least one message, and set times to help those with special problems; otherwise, the results are delays and errors in completing forms, appeals for help at inconvenient times, and eligible students missing the aid they need. Setting “counseling hours” may help use time more wisely.

3. In addition to supplying forms, information on deadlines, etc., bulletins and explanations on kinds of aid, sources of aid, and how to apply are furnished by many schools. Though filled with helpful information, most are not designed with the reader in mind. Illustrations or color are absent. The sections of solid type have often been made less appealing by reductions in print size, in order to conserve printing or paper costs. In comparison with the dramatic publications of the admission office, they leave much to be desired, in readability and impact. Few include samples of complete forms.

4. “College nights” or fairs open a major opportunity to provide parents with information on aid. Dozens are offered during the fall months, and attended by admission personnel, and sometimes by aid officers. An aid officer at a recent state meeting questioned the effective use of his time at college nights. Manning a booth had resulted in only six inquiries

on aid from parents. Other aid officers suggested that pre-arranged meetings, on aid, held at college fair sites made it possible to provide basic information on aid to hundreds of parents. Cooperation of counselors in notifying parents about their services in advance is essential. Visual aids, handouts, and a time for general questions helps, too.

5. Counselor workshops on financial aid are another information resource badly needed. This is an area many aid officers neglect to explore. Of the eighteen Ohio college aid officers replying to a recent inquiry about provision for counselor workshops, only four indicated that they planned to offer, or to participate in such workshops. One college (Toledo) planned to offer an aid course for credit. Twenty-one high school counselors queried indicated interest in obtaining more financial aid information. The majority suggested that information would be more useful in the fall, because October and early November were the preferred time for parent meetings on aid and admission. The questionnaire was part of the efforts by the Committee on High School Relations of the Ohio Association of Student Financial Aid Administrators.

The author served as chairperson of this committee in its effort to obtain information on needs in the area of financial aid information. Written comments by the counselors revealed other needs:

"We need a source to direct questions to a toll-free phone number."

"I was not aware there was an aid officers' association. How can they help?"

"A workshop on new information and items on the PCS, FFS, BEOG, and Ohio Grant are needed."

"Any type of information on aid -- but please date it, so we can keep information files up to date!"

"Information on bank loans is highly desirable in our area."

"Information on all programs, preferably early, so we can cover it in parents meetings."

6. Cooperative efforts between counselors' professional associations and financial aid officers' associations could identify new and better ways to provide information, avoid duplication, and lighten the load.

7. Aid officers and counselors could review their financial aid applications, and perhaps enlist the help of institutional colleagues trained in graphics and use of public media to help improve their material. Depending on their clientele, the use of translations, special samples, transparencies, blow-ups, or bright wall posters might get the information to their public. The counselor reported that her local radio station airs a five minute program of financial aid news, throughout the year to meet local needs.

8. In addition to improving their own material, and utilizing time effectively, the use of specially trained supplementary personnel, or para-professionals, to assist counselors, or aid officers in answering parents questions, is urged. Carkhuff indicates para-professionals can learn helping skills, and technical expertise through a combination of lectures, demonstrations,

observation, and supervised experience.¹ Either on a full time, or part basis, trained para-professionals in financial aid can interact with parents, and students, by distributing and explaining forms, answering questions on aid, helping alert families to errors and deadlines, assisting with appeals, explaining financial aid terms, and awards, and keeping adequate records on aid. Successful use of para-professionals has been made in the Cleveland area, by Cleveland Scholarship Programs, Inc., a private non-profit agency supplying financial aid advisors to Cleveland schools, as well as grants and loans to students. Supported by foundations, and business and industry, the Program uses the services of 24 trained para-professionals, serving on a regular schedule in local high schools, to assist counselors, students, and parents with financial aid applications. Regular in-service training and contact with aid officers insures current information is correct. An emphasis on confidentiality by the use of separate files, and separate space away from busy school offices helps maintain parental privacy, a condition desirable in explaining financial aid forms to the family. Services provided by para-professionals can release financial aid officers and counselors to carry on essential counseling and administrative functions.

"By-passing the rigamarole" in the financial aid application process is not possible. But more leadership by professional associations, better planning and coordination of efforts by financial aid officers and counselors can assure that clearer and better aid information is provided earlier to all who need it. The traditional services provided by schools and colleges need more effective organization to make the best use of scarce time and resources available, as school budgets tighten. Using one meeting for several purposes, providing special times for those with problems to contact counselors, and providing specially trained personnel in financial aid areas are all ways of meeting needs efficiently, and saving time and effort.

Use of other groups and agencies can extend the effectiveness of the aid officer and counselor. The local newspaper or radio station may be willing to carry news items. A meeting intended to honor achievement of students or inform local citizens may present opportunities for distributing financial aid information. Funds can be sought in some cases too, to provide counselors with an application fee payment fund for needy students, to cover costs that cannot be waived or deferred.

Questionnaires similar to that used by the Ohio Association of Financial Aid Administrators could indicate the needs and problems being encountered in other states, enabling both associations and counselor educators to meet the needs for information in new ways. It seems in addition to increased funding to meet students' needs, a major problem exists in trying to provide current information on financial aid. In times of rapidly changing rules, and forms, a strong effort will be needed by those concerned about aid, to reach all of those interested with timely, accurate, well-prepared information. In a period of "media-overload," the financial aid message may otherwise be lost.

1. Carkhuff, Robert R., *Helping and Human Relations*, Vol. 1 and 2. New York: Holt, Rinehart & Winston, 1969.