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Michigan Student Aid Program's Student Advisory Committee

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STUDENT PEER COUNSELING IN FINANCIAL AID

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Introduction

Student consumerism in education, and specifically in the area of student financial aid, has become a focal point for students and institutions alike in recent years. The Federal Government has also become active in this area, adopting a decidedly "consumeristic" position in regulations that have accompanied a number of pieces of recent higher education legislation.

Elaine El-Khawas, of the American Council on Education, recently observed:

The prospects for constructive response to changing consumer interests seems quite good. What remains to be seen, however, is whether the response will follow lines dictated by governmental policies or whether institutional response can be developed according to the particular needs of each institution's student constituency.¹

¹ El-Khawas, Elaine "Putting the Student Consumer Issue in Perspective" *Educational Record*. Spring, 1977, p. 178.

This issue has recently been of concern to campus financial aid administrators with regard to the matter of student peer financial aid counseling. Early drafts of the Education Amendments of 1976 would have mandated the hiring of prescribed numbers of student peer counselors, based on the size of the overall student enrollment of the school. Such a mandate could have been disastrous to both the administrative effectiveness of the offices involved and the concept of peer counseling itself.

No such edict was made, however, as the final language of the 1976 Education Amendments (Public Law 94-482) took a much more general and investigatory tone. The "Student Aid Information Service" section of this legislation stipulated that:

In order to assist in the expansion and improvement of campus student aid information services, the Commissioner shall:

(1) survey institutional practices of providing students with complete and accurate information about student financial aid, including the employment of part-time financial aid counselors under work-study programs, hiring other part-time persons from the community, using campus or community volunteers and communicating through use of publications or technology, collect institutional evaluations of such practices and disseminate the information described in this clause;

(2) convene meetings of financial aid administrators, students and other appropriate representatives to explore means of expanding campus financial aid information services and improving the training of part-time individuals involved in such services;

(3) whenever possible, include student peer counselors and other part-time financial aid personnel in training programs sponsored by the Office of Education and

(4) make recommendations to Congress, not later than October 1, 1977, concerning his findings and legislative proposals for improving the use and quality of services of part-time campus financial aid personnel.²

Survey efforts regarding the extent of campus use of students in the aid information dissemination process have already begun. The College Board reports that:

According to a recent survey by the National Student Education Fund (NSEF), many colleges do rely on students to provide financial aid services and they might well benefit from training, were it more readily available.³

In this report, NSEF President, Layton Olson, recently commented that: There are currently over 10,000 students working in campus financial aid offices who provide information and services to more than half the country's 11 million college students. . . .we are concerned that their talents are not being fully used to upgrade the quality of informational

² Public Law 94-482, Student Aid Information Services, Sec. 493B, 90 Stat. 2149.

³ *Financial Aid News*, College Entrance Examination Board, Vol. 6, No. 3, May, 1977, p. 4.

services to meet the new Federal information and financial aid services requirements which go into effect in July. . . .without full use of student peer counselors and other student employees, there is no way colleges can meet the standards.⁴

The key role which students already play in the administration of financial aid programs, and the potential for even a greater student impact with better acceptance and training, has recently been well documented in an article by Stegura and Olson.⁵

It will probably be some time before the full impact of these investigations into the use of student peer counselors in the dissemination of financial aid information is known. It is important, however, that each campus, individually and candidly, consider the concept of peer counseling. Use of student enthusiasm, empathy, candor and the informal student communication network can often reach many individuals who would not get the message through more traditional and formal channels. Students who can express a working knowledge of the financial aid process usually have a high degree of credibility with their peers. Such informational networks could go a long way toward redress of many of the financial aid communication problems cited by the College Scholarship Service (CSS) Student Advisory Committee.⁶

Finally, well-trained student employees can often be used to stretch a tight administrative budget. This is particularly true in cases where the work situation can be legitimately designed to incorporate academic credit (such as internships). The NSEF survey cited earlier also noted that a "significant number of former student employees were reported going on to full-time work in financial aid, or related, student services career fields." Such a pool of pretrained individuals could be of great assistance to the financial aid field with its growing need for experienced professional personnel.

However, none of these arguments for consideration of the peer counseling concept in financial aid could outweigh the potential damage that could be done by implementing such a program without adequate administrative commitment, planning and training.

Purpose

This paper is intended to provide administrators considering the concept with some specific ideas about how to systematically develop a program of peer counseling in financial aid. It is not the purpose of this paper to argue for the unilateral adoption of this concept. Utilization of peer counselors is a decision that must be made on individual campuses after a careful assessment of needs and capabilities in this area.

⁴ National Student Educational Fund, Press Release entitled "U.S. Office of Education Urged to Train Student Peer Counselors to Help Colleges Meet New Financial Aid Information Standards", Washington, D.C., March 23, 1977.

⁵ Stegura, Delra & Olson, Layton "Students Counsel Students in Financial Aid Offices" *The College Board Review*, No. 106, Winter, 1977-78, p. 17-23.

⁶ "Unmet Needs: Report on Student Fin. Aid Problems from the CSS Student Advisory Committee", College Entrance Examination Board, New York, 1976.

The perspective of this proposal may be somewhat unique in that it has been generated largely by student consumers themselves. Most of the ideas in this proposed peer counseling model come from members of the Student Advisory Committee for the State of Michigan Student Financial Aid Programs. The concepts and procedures involved have been discussed at length at advisory committee meetings. The committee has been assisted in the organization of its proposal by staff from the State of Michigan Student Aid Programs.

Model Components

Before an institution commits itself to development of any counseling program, an assessment should be made to determine current institutional needs. This can only be accomplished by determining whether or not the school effectively communicates financial aid information to its entire prospective student body. The concern here focuses primarily upon timeliness, clarity of application and eligibility information, and the adequateness of information about student responsibilities and obligation. The administrative staff of an aid office cannot unilaterally evaluate its own effectiveness. To accomplish this task, representative students must be contacted regarding the effectiveness of current aid information and service. This contact could be made by a written survey. Such a survey could also include questions regarding (1) suggested techniques for communication improvement and, (2) possible student interest in employment as a peer counselor if such a program were initiated.⁷ The specific characteristics of any peer counseling model should directly reflect the unique needs and circumstances identified on the individual campus.

Assuming that needs are identified which could be addressed by student counselors, an institution must next determine in what manner the program will be established. In accordance with the size of the school, such a task may be beyond the scope of a single administrator, so perhaps it would be more beneficial to the program to have a multifaceted committee develop the project for implementation. Suggested participants could include representatives from the office of financial aid, faculty, students and any other campus entity that might be deemed necessary. This committee should begin meeting well in advance of the proposed implementation date for the peer counseling program so all necessary planning may take place. A vital segment of this planning would be to formulate specific objectives for the program. By clearly stating such objectives, the school would be better able to give direction to the project and to evaluate the program.

Suggested areas to consider, in this regard, might include (1) quality training and briefing of all peer counselors, (2) improved information dissemination of financial aid material via the counselor(s), (3) increased hours and location of service for the student populace, (4) relief from routine duties assigned to professional financial aid staff, and (5) a continual assessment of the peer counseling program to better meet the everchanging needs of the students. If objectives are not established prior to all other planning, the peer counseling program could easily falter from lack of direction.

⁷ The Michigan Student Advisory Committee will be considering the development of several model survey instruments, in 1979.

During the process of developing such a campus peer counseling program model, the institution of higher education must deal with a number of very important questions. *First*, a college or university must identify the specific role of the peer counselor so that the administrator and the student agree on the counselor's tasks. Is the peer counselor to be viewed by the student body as an information disseminator, clerical assistant, forms explainer, processing facilitator, or what? The image given to the peer counselor will influence student perceptions and reactions to the position.

Second, each institution of higher learning planning to use peer counseling methods in financial aid administration should explicitly define the activities to be undertaken by the student staff. This will prevent peer counselors from overstepping their duties. It would also help provide a specific basis for evaluation. The director of financial aid and, perhaps, the committee developing the program will have to reach a conclusion as to what duties the counselors will be expected to perform. These duties might include 1) making known, in specific ways and in specific formats, various types of financial aid that is available, 2) maintaining scheduled office hours at specified locations around the campus, 3) manning a campus financial aid "hotline" on a rotating basis, 4) making financial aid question "house calls" to student living units or other locations on a request basis, 5) outreach activities over vacation periods, 6) team teaching of specific classes, and 7) the use of selected resident students as established dormitory counselors.

The importance of a specific job description for a student peer counseling project can not be overestimated. Such structure should not be designed, however, so that student initiative will be excluded. Indeed, much of the effectiveness of such a project will depend upon the individual initiative of the peer counselors involved. Care must be taken in developing any job description to allow for, and reward, individual effort.

Third, the individuals developing the program must decide by what means to remunerate the student counselor(s). The program could be established so that it creates a number of part-time jobs on-campus that pay an hourly wage or stipend. If the student counselor's field of study involves financial aid (student personnel) or counseling, then academic credit may be granted in exchange for their services in some form of "internship" or "practicum" arrangement. In some cases, a combination of monetary remuneration and academic credit could be given. Yet another approach might be implementation of the counseling program on a volunteer basis. A number of possibilities exist in this regard and each institution will have to reach a conclusion that will promote and support the program on its own campus.

Fourth, two sensitive aspects of the counseling program are that of publicity and selection of the student personnel. To begin with, the professional staff must have some basic conception of the type of student they want to use in the program. The individual must be able to relate to peers and associates, should be representative of the students attending the institution and should be capable of performing while maintaining an acceptable grade point average. Of course, the criteria selected should be in harmony with the nature of the perceived positions

themselves, as identified in the goals and job description developed for the peer counseling jobs. Once appropriate campus eligibility criteria are established, care must also be taken to identify a publicity plan and a screening procedure which will insure that the best possible candidates are selected. The survey previously mentioned can be used to help elect peer counselors. The program publicity should be developed in such a way that it will reach all potentially interested and eligible students, including such often-overlooked groups as commuters, married students, and part-time evening students. Program publicity should clearly state information concerning the job description itself, the screening process and criteria involved, and the selection time-frame that will be used.

Fifth, it must be determined who is going to train the personnel and what areas of aid administration will be dealt with in the training process. Those directly involved with training should be the best qualified and well-versed campus professionals in the financial aid field. Also, one might consider having instruction given in interpersonal communications and/or counseling by professional staff from corresponding disciplines. The administrative staff must make a decision as to what "base-line" topics should be included in the training and in what detail the topic selected will be taught. Suggested areas of preliminary training (and "inservice training") include the following: institutional policy of aid packaging; system of need analysis in use; individual study of each state, federal and private program used at the institution; loan program regulations and repayment options; interpersonal communications and counseling methods; campus employment programs; general office operations policy; and any other areas that an institution deems necessary. Training time could be shortened in some cases by having peer counselors specialize in only a limited program area. However, specialization could prove a problem since questions posted to the peer counselor may require a working knowledge of the total financial aid spectrum. Clearly, a decision must be made with regard to the institutional materials and format to be used in the training. Training materials may include pamphlets and booklets that are distributed to the student body, pertinent office material used by staff, government publications (state and federal) that explain the various programs, and professional readings (i.e., *NASFAA Journal*, *CSS* and *ACT* publications).

Such training materials, counseling methods and interpersonal skills could be combined and prepared in a lecture format to be recorded on video tape. These tapes can assist office personnel in training peer counselors and can serve to minimize the number of man-hours and the cost involved in training procedures.

Campus financial aid staff are also encouraged to develop and review a complete training syllabus before formal training activities begin. State Financial Aid Training Program (SSFATP) materials may be a good place to begin.

Selection and training procedures are highly important and therefore warrant sufficient time. To justify the training investment involved one should consider selecting only individuals who are sincerely interested in serving for at least one year after participation in the training experience.

Another point to consider in this regard is that training cannot be considered a one-time activity. Programs and policies in the financial aid area are constantly changing. If peer counselors are to be productive, arrangements must be made to

expose them to the constant update that occurs in regular staff meetings. Such sessions would also provide a good opportunity for interaction between regular aid office staff and peer counselors. Student concerns and perspectives could thus be added to the regular aid office deliberations.

The peer counselor in the field is a reflection upon the campus aid office. Inadequate training would certainly defeat the purpose of any such program. Loss of credibility and trust may result from incorrect or incomplete information that students receive from the peer counselor.

Sixth, a clear and direct system of reporting and evaluation must be developed between the aid office and the peer counselor. A structured reporting system would prove most beneficial. Such an arrangement could provide a regular means of evaluating peer counselor activities. For example, the director of aid could require periodic progress reports from the peer counselor(s). The reports could follow the format of a questionnaire and all the counselor need do is complete the form. Or, perhaps, at established intervals a verbal reporting session could be used to report activities and to communicate concerns and problem. Such sessions would only involve the individual counselor and the professional staff. All criteria upon which performance will be evaluated should clearly be outlined prior to hiring. Some campuses may even wish to consider a management by objective model.

An informal reporting or "access" system should also be encouraged. It would involve periodic access to professional staff regarding counseling activities and concerns as the need arises. Professional staff should be willing to assist a student counselor throughout the day and should remain "on call" for any need that may arise on a crisis basis. Peer counselors should never feel cut off from professional staff consultation or advice.

Also, in order to bridge communication gaps between the professional staff and counselors, contact cards could be completed by each counselor for every student they consult on a one-on-one basis. The card would be appropriately filled out with a brief synopsis of the conversation and then placed in the student's file. This process would keep the aid officer updated with regard to communication efforts between the student and the peer counselor.

Seventh, if an institution seriously considers implementing a peer counseling project, then it should also be prepared to provide adequate counseling facilities. Obviously, the peer counselor should not be left to roam about the campus in search of students who need information. Rather, the counselor(s) should be available at specific and well-publicized location and times. These peer counselors should not be limited in location to the financial aid office itself, nor in time to traditional office working hours. Problems do not arise on a timetable. Also, it may be beneficial to post the counselor's residence or phone number so he or she may be contacted other than during regular contact hours.

Eighth, the question of ethics must be discussed openly with the peer counseling staff. It must be made known to all peer counselors that the information listed on aid applications or financial statements, and any information that may be revealed to them through their work, is highly confidential. The professional staff should clearly explain all facets of the financial aid office's confidentiality policy.

Most peer counselors will have access to such information in the course of their duties, and they must be instructed to handle it correctly as well as realize the implications for failure to do so. Furthermore, when one establishes a "trust factor," the peer counselor will have greater respect for the job and recognize the responsibility associated with it.

Model Testing And Evaluation

Before the financial aid office institutes such a program on a campus-wide basis, it might be advisable for the planning committee to construct a limited experimental model. This model could be tested in a dormitory, a class, a campus building, or any small campus entity in order to evaluate different programmatic approaches. Based upon evaluation of such experimental model (s), a full-scale, campus-wide program could subsequently be implemented.

Once the peer counseling program has been designed and personnel have been selected and trained and the project field-tested, the professional staff of the aid office and the chief student personnel officer should undertake the "marketing and placement" of the peer counselors. Scheduling of hours, assignments to offices and supervisory assignments must be made. Once the finished product has been implemented, it must be studied carefully. Both successful and unsuccessful strategies should be reported through the local state financial aid association so other institutions can benefit from the experience.

A great deal of time and energy will have been expended to institute a program of peer counseling, and certainly the school involved will want to continue the program if it proves successful. Care must be taken to provide a means by which to supervise and maintain the project. All peer counselors should work under the direct supervision of a senior financial aid officer of the institution. The professional staff should also anticipate when a counselor is leaving a position so that a replacement can be trained. This will provide for continuity of the program.

Once implemented, the program should be continually evaluated. The professional staff and the peer counselor (s) should honestly conduct a thorough self-examination on a regular basis. The periodic reports and individual contact cards mentioned earlier could be reviewed to assess the effectiveness of the program. One could also survey the student body for opinions of the program and the quality of service provided by the student counselors. The aid office could ask the faculty and administration for their opinions as to the effectiveness of the program. If the need for change is indicated, then changes should be made. Nothing associated with these peer counseling programs should become too sacred for revision.

Conclusion

Clearly, financial aid programs have changed in the past to better meet the needs of recipients. Now perhaps the peer counseling concept can help schools to communicate more effectively and to implement these programs. Peer counseling must be undertaken thoughtfully, however, with adequate administrative support and fiscal commitment, or the failure of the concept is likely to become a self-fulfilling prophecy.