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Lee Peterson

Robert B. Holmes

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STATEWIDE FINANCIAL AID ADMINISTRATOR TRAINING — PHASE ONE

by Lee Peterson and Robert B. Holmes

Introduction

The training of campus financial aid administrators has, historically, taken place on a rather haphazard and piecemeal basis. For example, Table I shows the relative frequency with which current financial aid administrators in Michigan report having participated in various kinds of financial aid training activities:

TABLE I — Current Training Activities*

Training Category	Number and Percentage of Respondents Reporting Participation	
	Number	Percentage
1. On-the-Job Training	182	93
2. State Aid Association Workshops	159	82
3. CSS/ACT Need Analysis Workshops	143	73
4. BEOG Training Sessions	119	61
5. Internships in Financial Aid Office	19	10
6. Other Training Activities (pre-service or in-service)	22	11

*Data from 1977-78 State Student Financial Aid Training Project "Needs Survey" described in this article.

As can be seen from these data, on-the-job training is clearly the most frequently used learning technique. This approach is typically augmented by various types of topical presentations offered by different groups to meet specifically expressed programmatic needs. The National Task Force on Student Aid Problems (Keppel, 1975) and the Student Financial Assistance Study Group (1977) have reiterated the fragmented status of financial aid training and have recommended a more coordinated and comprehensive approach to this important activity.

Background

It is to the existing patchwork of learning opportunities that the Education Amendments of 1976 addressed its concern for the development of more systematic financial aid training activities. Section 493 C of the law (PL94-482) states that:

Mr. Peterson, a member of the *Journal's* editorial board, is director of the support services unit of the Michigan Department of Education's Student Financial Assistance Programs. Mr. Holmes is director of academic affairs at the University of Michigan and a widely recognized scholar in the field of student aid administration. He currently chairs NASFAA'S committee on research.

It is the purpose of this section to make incentive grants available to the states, to be administered in consultation with statewide financial aid administrator organizations for the purpose of designing and developing programs to increase the proficiency of institutional and state financial aid administrators in all aspects of student financial aid.

One essential step in the development of such a "program" in any particular state is, of course, the assessment of the various needs that might be present. This concern was also reflected in the federal regulations governing the administration of these "incentive grants." These regulations state that among other goals, the grants must identify the professional needs of administrators in areas such as needs analysis theory and methodology, construction of student budgets, award packaging, record-keeping, student and institutional rights and responsibilities, etc.¹ With this charge in mind, the State of Michigan Student Aid Agency and an advisory committee of practicing campus aid administrators developed a questionnaire designed to identify the current level of program awareness and perceived needs for further training that exist in the Michigan campus aid community. Multiple copies of this form were sent to all of Michigan's degree-granting colleges and universities, as well as to selected vocational and trade schools that were involved in the various governmental student aid programs.

Respondents' Characteristics

A total of 199 responses to the survey were received by mid-February, 1978. It is estimated that at least one response was received from 93.3% of the four-year public schools and from 79.3% of the two-year public schools in the state. Unfortunately, the response rate was considerably lower from the vocational and trade school sector (See Table II).

TABLE II — Estimated Response Rates by Institutional Type and Control*

	4-Year Public	2-Year Public	2-4-Year Private	Selected Trade and Vocational	Unknown*	Total
1. Number of Schools in Sample	15	29	53	60	—	157
2. Estimated Number of Schools with at Least One Response to the Survey	14	23	29	19	—	85
3. Percentage of Schools Responding (2 ÷ 1)	93.3	79.3	54.7	31.7	—	51.4
4. Number of Responses to the Survey From Schools in Each Category	81	35	47	32	4	199
5. Average Number of Responses From Each School With at Least One Response (4 ÷ 2)	5.8	1.5	1.6	1.7	—	2.3

*It was not possible to identify the institutional type and control for 4 respondents.

¹45 Code of Federal Regulations, 1977, p. 354.

As shown in Table III, the largest group of respondents was Directors (40.7%), followed by Financial Aid Counselors/Advisors/Officers (32.7%), and Associate/Assistant Directors (24.6%). Approximately 40% of the respondents had been employed in the financial aid profession for 3 years or less, and about an equal number had been employed in financial aid for over 5 years. Financial Aid Counselors/Advisors/Officers were more likely to have fewer years of experience in financial aid than were other respondents.

TABLE III — Length of Experience by Title

Title	Less Than One Year	One to Three Years	Four to Five Years	Over Five Years	Unknown	Total
Director Associate/Assistant Director	3	21	16	41	0	81 (40.7%)
Counselor/Advisor/Officer	6	7	8	26	2	49 (24.6%)
Other or Unknown	12	30	8	15	0	65 (32.7%)
TOTAL	0	0	0	0	4	4 (2.0%)
	21	58	32	82	6	199
	(10.6%)	(29.1%)	(16.1%)	(41.2%)	(3.0%)	(100.0%)

Prior Formalized Training

The most typically mentioned formal training in financial aid practices in Michigan were workshops conducted by the regional or state associations, CSS/ACT, and federal (BEOG) workshops. Directors of Financial Aid were more likely to have participated in training workshops than were respondents in other title categories (Table IV). The data also show that respondents employed for less than a year or two were less likely to have participated in training opportunities than others (Table V). While title and experience appear to be related to participation in training activities, it is not possible to say whether these differences are due to the timing of training opportunities, inability of some new staff members to obtain release time, or some other combination of factors.

TABLE IV — Percentage of Respondents Participating in Training Workshops by Title

Title	State/Regional Association Workshops	CSS/ACT Workshops	BEOG Workshops
Directors of Financial Aid	91.4	82.7	81.5
Associate/Assistant Directors	73.5	65.3	55.1
Counselors/Advisors/Officers	75.4	67.7	40.0
OVERALL AVERAGE	81.5	73.3	61.0

TABLE V — Percentage of Respondents Participating in Training Workshops by Length of Employment in Financial Aid State/Regional

Length of Employment	Association Workshops	CSS/ACT Workshops	BEOG Workshops
Less Than One Year	57.1	42.9	33.3
One Year	89.5	73.7	31.6
Two to Five Years	81.3	69.3	65.3
Over Five Years	86.6	84.1	72.0
OVERALL AVERAGE	81.5	73.3	61.0

*Reported Knowledge of Selected Financial Aid Programs
and the Need for Further Information*

Respondents were asked to rate their perceived knowledge of major federal and state financial aid programs. As shown in Table VI, respondents were more likely to consider their knowledge of four major federal programs (BEOG, SEOG, CWS, NDSL) to be "above average" compared to their knowledge of "state" or "categorical" federal programs. Limited administrative involvement and/or lack of participation in certain programs may explain some of these differences.

TABLE VI — Perceived Level of Knowledge by Program

General Category	Specific Program	Below Average Knowledge	Average Knowledge	Above Average Knowledge
	National Direct			
General Federal Programs	Student Loans (NDSL)	16.0%	35.5%	48.5%
	Basic Grants (BEOG)	8.2%	33.0%	58.8%
	Supplemental Grants (SEOG)	15.5%	34.5%	50.0%
	College Work-Study (CWS)	18.2%	27.6%	54.2%
	CATEGORY AVERAGE	14.5%	32.6%	52.9%
	State Direct			
State Programs	Guaranteed Student Loans*	27.4%	37.9%	34.7%
	Student Loans**	23.2%	40.7%	36.1%
	Tuition Grants***	51.9%	24.3%	23.8%
	Competitive Scholarships	32.6%	31.1%	36.3%
	CATEGORY AVERAGE	33.7%	33.5%	32.7%
	Categorical Federal Programs			
Categorical Federal Programs	Nursing/HP Loans	65.1%	18.0%	16.9%
	Nursing/HP Grants	67.0%	18.1%	14.9%
	LEEP	68.6%	14.9%	16.5%
	CATEGORY AVERAGE	66.9%	17.0%	16.1%

*The Guaranteed Student Loan Program is included as a state program since Michigan has a state guarantee agency.

**The State Direct Student Loan Program is a new state loan program, initiated in 1977.

***The Tuition Grant Program is only available at private colleges which explains why many respondents were unfamiliar with the program.

Respondents indicating "average" or "below average" knowledge of a specific program were requested to indicate whether or not they needed additional information about that program. Respondents were reminded that the need for further information could be either as a result of current job responsibilities or the desire for professional development.²

Surprisingly, a higher percentage of those rating themselves as having "average" knowledge of some programs expressed the need for further program information than did respondents who rated themselves as being less knowledgeable.

²Respondents indicating the need for programmatic information about general federal programs or state programs were about evenly split between whether the information was needed for current job responsibilities or professional development. However, 70% of those expressing a need for information about the categorical federal programs stated that the information was needed for professional development, not current job responsibilities.

able (see Table VII). This phenomenon may be a case of "the more you know, the more you realize there is to know." Or, it may reflect differing job responsibilities of the two groups. Based upon Table VII, it is clear that the perceived need for additional information is not limited to individuals classifying themselves as having "below average" knowledge in a particular area.

TABLE VII —
Percentage of Respondents Indicating Need
for further Information by Level of
Reported Current Knowledge and by Program

General Category	Specific Program	Below Average Knowledge	Average Knowledge
	National Direct		
	Student Loan (NDSL)	51.6	77.9
General	Basic Grants (BEOG)	93.8	74.6
Federal	Supplemental Grants (SEOG)	58.1	72.3
Programs	College Work-Study (CWS)	47.1	76.9
	CATEGORY AVERAGE	62.6	75.4
	State		
	Guaranteed Student Loans	73.5	64.9
	State Direct		
	Student Loans	76.2	69.2
Programs	Tuition Grants*	80.0	57.1
	Competitive Scholarships	60.7	69.0
	CATEGORY AVERAGE	70.0	66.7
	Categorical		
	Nursing/HP Loans	44.3	63.6
Federal	Nursing/HP Grants	44.9	57.6
Programs	LEEP	47.6	59.3
	CATEGORY AVERAGE	45.6	60.2

*Only includes responses from private schools.

There were few differences in the perceived need for training by institutional type (see Table VIII). Predictably, however, there was a decrease in the percentage of respondents expressing a need for training, as years of experience increased (see Table IX). Of considerable interest is that even among the group with over 5 years of experience, between 40% and 50% indicated a need for more information relating to specific program areas.

TABLE VIII —
Percentage of Respondents Reporting Need
for Further Training by Type of Institution
and by General Program Category*

	Type of Institution			All Others
	Four-Year Public	Two-Year Public	2-4-Year Private	
General Federal Programs	65.5	67.3	64.4	56.8
State Programs	67.5	62.5	55.6	62.8
Categorical Federal Programs	58.0	52.6	45.3	22.6

*The instructions on the questionnaire requested that only respondents with average or below average knowledge of a program should indicate whether or not they needed further information. However, Tables VIII and IX include approximately 20% of the respondents who stated they had above average program knowledge but still needed further information.

TABLE IX —
Percentage of Respondents Needing Further Information
by Length of Experience and by Program Category

	Less Than One Year	One to Three Years	Four to Five Years	Over Five Years
General Federal Programs	88.9	71.1	56.0	49.0
State Programs	92.9	69.8	60.9	50.0
Categorical Federal Programs	77.8	44.2	41.4	44.4

The survey results confirm that training needs affect all levels of program knowledge, years of experience, and institutional types. Ever changing program requirements and position specialties evidently are creating a broad demand for information across all sectors of the campus aid community. The challenge to those designing training programs, therefore, is both to be cognizant of the range of training needs which are present and to design programs which are sufficiently tailor-made to the segment of the profession which they wish to serve.

Reported Topical Interests

The training needs identified were not limited to the traditional programmatic areas. Table X identifies the relative frequency with which survey respondents identified interest in training activities relating to various topical issues which cut across a variety of actual aid programs.

TABLE X — Percentage of Respondents Indicating an Interest in Selected
“Cross Program” Training Topics

1. Basic office management: Design and content of financial aid forms, professional aid forms, professional associations, internal office systems, coordination of aid programs	65.6
2. Techniques for keeping current in financial aid issues	64.9
3. Understanding federal regulations and their relationships to financial aid programs	61.0
4. Developing and providing consumer information on financial aid	56.9
5. Financial aid packaging Philosophies (self-help expectations, etc.)	56.4
6. Developing reasonable student budgets and making adjustments as appropriate	55.4
7. Defining academic progress	44.6
8. The application process for federal funds (NDSL, SEOG, CWSP)	41.1
9. Data reporting expectations for outside reports (Fiscal Operations Report/Application, BEOG Progress Reports, State Surveys, etc.)	40.5
10. Counseling (non-traditional students, empathy and objectivity, etc.)	39.0
11. Needs analysis	35.9
12. Loan and collection procedures	35.4
13. Relations with outside agencies and organizations	26.2
14. Relations with other departments in respondent's institution	19.0

Table X shows that workshop training in the areas of management, understanding constantly changing program detail, consumer information, packaging philosophies, and student budget development were desired by over 50% of the survey respondents.

Over two-thirds of the respondents indicated an interest in 5 or more of the 14 topical areas listed on the questionnaire. Furthermore, interest in 9 or more of the areas was expressed by 20% of respondents employed in financial aid less than 6 months, as well as by 20% of those employed over 5 years. This finding further underscores the diversity of training needs present in the State of Michigan.

Training Logistics

The Michigan survey also investigated respondent preferences in the area of training logistics, i.e., time of year and length/structure of sessions. October, November, and February were the most preferred months for "out-of-the-office" training activities. Preferred training session and length and frequency, however, fluctuated with institutional size and type. Multiple consecutive day sessions were particularly a problem for smaller schools with limited aid office personnel.

Conclusions and Recommendations

Information gleaned from the Michigan Needs Survey will serve to give direction to State Student Financial Aid Training Project activities in this state for years to come.

From the data abstracted in this summary, however, five observations and/or recommendations appear applicable:

1. Training should not be limited to novices in the field. While their programmatic needs may be most pressing, changing job responsibilities, fluctuating programs and governmental/institutional priorities, as well as concerns relating to personal growth and development, all lead to the expressed need for development of a coordinated pattern of training options for *all* financial aid personnel.

2. Training should not be limited, or focused, just on the newest institutional member in the aid community: vocational schools. In the Michigan Survey, personnel from all of the different institutional sectors expressed substantial interest in further information/training activities.

3. The diversity of training needs in Michigan increases the need to coordinate the training roles of state and regional associations, NASFAA, the need analysis services, the federal and state governments, etc. This is not to say that all states, regions, or other groups should assume similar roles or that these roles should not change in the future. However, those planning training programs have an increasing obligation to determine the accessibility and quality of other training programs in their area in order to minimize duplication and overlap.

4. The training focus, to date, in financial aid has emphasized the use of various "in-service" methodologies. While such techniques are vital to a changing profession, enhancement of "pre-service" training experiences and possible certification standards represent related concerns deserving of policy attention at all levels. Many graduate schools already have considerable expertise that could be focused on this issue.

5. The very limited use of "internships" in the training process suggests the need to increase the opportunities for "peer counseling" as an avenue of career exploration and preparation. Care should be taken to ensure that peer counseling programs will not just be limited to providing peer counselors with information, but will provide a broad exposure to financial aid issues and problems which would be of interest to students as they make their career decisions.

While the state training grants which were initiated by the Education Amendments of 1976 have doubtlessly increased overall training activities, unfortunately the legislation did not establish any mechanism for collecting and disseminating information about the training efforts being conducted in each state which could be helpful to the future coordination and evaluation of such efforts. It is

recommended that the National Association of Student Financial Aid Administrators and/or the National Association of State Scholarship and Grant Programs play a central role in collecting and disseminating information concerning the experiences of states with noteworthy efforts. Some of the areas which could be covered are as follows:

1. A collection and analysis of state surveys which have been conducted to determine training needs.
2. A collection and analysis of state materials relating to training curricula.
3. A description and analysis of the teaching methodologies which have been used to convey various types of information.
4. The kinds of educational settings which have been utilized.
5. The procedures used for the selection and training of teachers.
6. The methods used to evaluate the effectiveness of professional development and training activities.

As states gain more experience in this area, it is hoped that, together with USOE and regional and state associations, model training packages can be assembled and field-tested as components to form a national training network of coordinated "in-service" and "pre-service" options. Perhaps the data and concerns reported here can serve as one step toward this goal.

**STATE STUDENT FINANCIAL
AID TRAINING PROGRAM
NEEDS SURVEY**

Directions: Please answer the following questions by putting an "X" in the appropriate parentheses. Typically, this will involve putting an "X" on a number between the parentheses. Do *not* darken the entire area between the parentheses.

Example: (X)

Background

- | | | |
|--|--|----------------------------|
| | For Office Use
Only | |
| | [] [] []
1 2 3 | |
| 1. WHAT IS YOUR TITLE? | | |
| (1) Director | (3) Assistant Director | [] |
| (2) Associate Director | (4) Counselor/Advisor/
Officer | 4 |
| 2. HOW LONG HAVE YOU WORKED IN FINANCIAL AID? | | |
| (1) 6 months or less | (4) 2 to 3 years | [] |
| (2) Less than 1 year, but
more than 6 months | (5) 4 to 5 years | 5 |
| (3) 1 year | (6) More than 5 years | |
| 3. HOW LONG HAVE YOU WORKED IN FINANCIAL AID
AT YOUR PRESENT TITLE? | | |
| (1) 6 months or less | (4) 2 to 3 years | [] |
| (2) Less than 1 year, but
more than 6 months | (5) 4 to 5 years | 6 |
| (3) 1 year | (6) More than 5 years | |
| 4. WHAT BEST DESCRIBES THE AMOUNT OF EMPLOY-
MENT TIME YOU DEVOTE TO FINANCIAL AID
(100%, 50%, ETC.) ? | | |
| _____ % | | [] [] []
7 8 9 |
| 5. APPROXIMATELY HOW LONG DO YOU PLAN TO RE-
MAIN IN THE FINANCIAL AID FIELD? | | |
| (1) 1 year or less | (3) 4 to 5 years | [] |
| (2) 2 to 3 years | (4) I plan to make financial
aid a career | 10 |

6. WHAT TYPE OF TRAINING HAVE YOU HAD IN FINANCIAL AID? (CHECK ALL THAT APPLY)
- | | | |
|--|--|---------|
| (1) On-the-job training | (4) Internship in a financial aid office | [] [] |
| (2) Financial aid association workshops, (MSFAA, MASFAA, etc.) | (5) BEOG training sessions | 11 14 |
| (3) CSS/ACT workshops | (6) Other (Specify) _____ | [] [] |
| | | 12 15 |
| | | [] [] |
| | | 13 16 |
7. HOW IS YOUR INSTITUTION CLASSIFIED?
- | | | |
|--|-------------------------------------|-----|
| (1) Four year public college or university | (4) Vocational/proprietary school | [] |
| (2) Two year public college | (5) Diploma-granting nursing school | 17 |
| (3) Two or four year private college or university | (6) Other (Specify) _____ | |

Training Needed

8. PLEASE RANK YOUR OVERALL KNOWLEDGE OF EACH OF THE FOLLOWING PROGRAMS (STUDENT ELIGIBILITY REQUIREMENTS, OPERATIONAL DETAILS, FISCAL REPORTING, ETC.)

	(1)	(2)	(3)	(4)	(5)	For Office Use Only
	Not Knowledgeable	Limited Knowledge	Average Knowledge	Above Average Knowledge	Very Knowledgeable	
National Direct Student Loans (NDSL)	()	()	()	()	()	[] 18
Basic Educational Opportunity Grants (BEOG)	()	()	()	()	()	[] 19
Supplemental Educational Opportunity Grants (SEOG)	()	()	()	()	()	[] 20
College Work-Study (CWS)	()	()	()	()	()	[] 21
State Direct Guaranteed Loans (SDGL)	()	()	()	()	()	[] 22
Other Guaranteed Loans	()	()	()	()	()	[] 23
Nursing/Health Professions Loans	()	()	()	()	()	[] 24
Nursing/Health Professions Grants	()	()	()	()	()	[] 25
State Tuition Grants	()	()	()	()	()	[] 26
State Competitive Scholarships	()	()	()	()	()	[] 27
Law Enforcement Educational Program (LEEP)	()	()	()	()	()	[] 28

9. PLEASE COMPLETE THIS SECTION ONLY FOR THOSE PROGRAMS WHICH YOU CHECKED RESPONSES IN COLUMNS 1, 2, or 3 IN THE PRECEDING QUESTION. CHECK THE MOST APPROPRIATE RESPONSE REGARDING YOUR NEED FOR INFORMATION. **For Office Use Only**

	(1) I do not need further details about this program.	(2) I need further details about this program to meet my current job responsibilities.	(3) I need further details about this program for professional development (not current job responsibilities).	
National Direct Student Loans (NDSL)	()	()	()	[] 29
Basic Educational Opportunity Grants (BEOG)	()	()	()	[] 30
Supplemental Educational Opportunity Grants (SEOG)	()	()	()	[] 31
College Work-Study (CWS)	()	()	()	[] 32
State Direct Guaranteed Loans (SDGL)	()	()	()	[] 33
Other Guaranteed Loans	()	()	()	[] 34
Nursing/Health Professions Loans	()	()	()	[] 35
Nursing/Health Professions Grants	()	()	()	[] 36
State Tuition Grants	()	()	()	[] 37
State Competitive Scholarships	()	()	()	[] 38
Law Enforcement Education Program (LEEP)	()	()	()	[] 39

10. CHECK THE AREAS IN WHICH YOU WOULD MOST LIKE TO PARTICIPATE IN A FINANCIAL AID WORKSHOP (CHECK ALL THAT APPLY). **For Office Use Only**

- (1) Basic office management: design and content of financial aid forms, financial aid advisory committees, professional associations, internal office systems and controls, coordination of aid programs. []
40
- (2) Data reporting expectations for outside reports (Fiscal Operations Report, BEOG Progress Reports, State surveys, etc.) []
41
- (3) Financial aid packaging philosophies (self-help expectations, etc.) []
42
- (4) Developing reasonable student budgets and making adjustments as may be appropriate. []
43
- (5) Techniques for keeping current in financial aid issues. []
44
- (6) Developing and providing appropriate consumer information on financial aid. []
45

- (7) The Tri-Partite application process for federal funds (NDSL, SEOG, CWSP). [] 46
- (8) Counseling (non-traditional students, empathy, and objectivity, etc.). [] 47
- (9) Relations with other departments in your institution. [] 48
- (10) Relations with outside agencies and organizations. [] 49
- (11) Understanding federal regulations and their relationships to financial aid programs. [] 50
- (12) Defining academic progress. [] 51
- (13) Billing and collection procedures. [] 52
- (14) Needs analysis. [] 53
- (15) Other (Please specify) _____ [] 54

Training Logistics

11. WOULD YOUR INSTITUTION PAY YOUR EXPENSES TO ATTEND A FINANCIAL AID TRAINING WORKSHOP? []
- (1) Yes (2) No
12. RANK THE MONTHS THAT YOU WOULD PREFER TO ATTEND A FINANCIAL AID TRAINING SESSION (1 = BEST, 2 = NEUTRAL, 3 = NOT DESIRABLE) 55
- | | | | |
|--------------|---------------|-----|-----|
| () January | () July | [] | [] |
| | | 56 | 62 |
| () February | () August | [] | [] |
| | | 57 | 63 |
| () March | () September | [] | [] |
| | | 58 | 64 |
| () April | () October | [] | [] |
| | | 59 | 65 |
| () May | () November | [] | [] |
| | | 60 | 66 |
| () June | () December | [] | [] |
| | | 61 | 67 |
13. (FOR CONSIDERATION IN NEXT YEAR'S PROGRAM) ASSUMING THAT A TRAINING PROGRAM WAS HELD AT A GOOD TIME OF THE YEAR FOR YOU, PLEASE RANK THE TYPES OF SESSIONS YOU PREFER: 1 = BEST, 2 = GOOD, 3 = LESS DESIRABLE, 4 = NOT DESIRABLE (USE AS FEW OR AS MANY OF THESE CATEGORIES AS YOU NEED; FOR EXAMPLE, IF 2 OF THE CHOICES ARE "BEST", MARK EACH "1.")
- () 2 day a week sessions for 3 consecutive weeks [] 68
 - () 3 day a week sessions for 2 consecutive weeks [] 69
 - () 1 day a week sessions for 5 or 6 consecutive weeks [] 70
 - () 5 or 6 consecutive day sessions [] 71