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Dr. Richard B. Streeter

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# ALTERNATIVE FINANCIAL RESOURCES FOR THE NONTRADITIONAL STUDENT

by Dr. Richard B. Streeter

In many articles published in student personnel journals (e.g. Collins, Maguire and Turner, NASFAA, May 1979)<sup>1</sup> the issue of unmet need for the financial aid applicant has been addressed. Most of the focus has been on the more commonly used forms of assistance (Basic Educational Opportunity Grant, campus-based programs and Guaranteed Student Loans). While it is generally recognized that there are not enough of these resources to cover applicants needs, not much has been said about closing the unmet need gap by attempting to help "nontraditional" students secure alternative types of aid.

Who are the "nontraditional" students? The nontraditional student is typically a student whose access to postsecondary education has been delayed or interrupted. He is usually financially independent from his parents, older than the "traditional" student, more likely to be a minority or woman, and probably a part-time student. Perhaps the best description of the non-traditional student is written in *Making It Count*:

The nontraditional student population is generally defined by what it is not. It is not the typical high school senior making a first entry into some form of postsecondary activity. It is a large group of individuals with diverse characteristics who for a variety of reasons reenter the educational system. These people need information on educational alternatives and on the types of financial support available. Their information needs are more complex than are those of traditional students. Many, for example, will attend intermittently and have family dependents. The absence of a common physical location (such as the high school) makes it difficult to communicate with them in groups.



Dr. Richard B. Streeter is the Director of Sponsored Research at Portland State University. He previously held the positions of Director of Financial Aid at Portland State University and Associate Director of Student Financial Planning at the University of Miami. The interest in the nontraditional student is reflected in his prior work with College Entrance Examination Board's project, Better Information for Student Choice, and the Oregon Educational Information Center's project, Oregon Needs Assessment.

Another difference relates to the sources of which nontraditional students come to the institution. In the case of the high school student making first entry into the system, a communication network reaching to high school counseling personnel may be sufficient to get the message across. For the non-traditional group, the network must be broadened to include unemployment offices, welfare eligibility centers, community counseling centers, penal institutions, and many other places where the decision to reenter the educational system may occur.<sup>2</sup>

What are alternative sources of aid? Alternative sources of financial assistance are those which are available outside of the normal financial aid process. These are areas which the financial aid officer and others who analyze financial data (CSS, ACT, etc.) refer to as student resources. Aid to Dependent Children, CETA, food stamps, social security, veterans benefits, subsidized housing and unemployment benefits are examples. Usually the aid officer learns of these resources after the applicant has qualified for the benefits. In such cases these resources may force the aid officer to make a revision in the student's package.

However, many studies have shown that the "nontraditional" student is unaware of the existence and eligibility criteria of these alternative resources. Why? Because the non-traditional student seeking a postsecondary education has a severe problem of lack of comprehensive information with regard to available financial resources. The result of this lack of information is the denial of educational opportunity. The problem has been stated by the National Task Force on Better Information for Student Choice and the Student Financial Assistance Study Group's *Report to the Secretary*.<sup>3</sup> This lack of information is less severe in the area of financial aid (e.g., Basic Education Opportunity Grant, Guaranteed Student Loan, and the campus based programs) because of the requirements of the consumer education provisions of the 1976 Amendments to the Higher Education Act and because of the efforts of state scholarship commissions and of institutions to publicize application procedures. However, this author's research, and other studies such as *Attrition Report #2* at Portland State University, show that the nontraditional student is, for the most part, totally unaware of *alternative sources of financial assistance*.<sup>4</sup>

The *Report to the Secretary* by the Student Financial Assistance Study Group makes the following observations which relate to the general problem:

1. There is clear evidence that lack of information about student financial aid stands as a serious barrier to postsecondary education. Many potential students are not aware of Federal . . . and other sources of aid;

2. The National Longitudinal Study of the High School Class of 1972 revealed that approximately one-third of 1972 high school graduates who did not enter an institution of postsecondary education within 1 and 1/2 years after graduation gave as the reason: "needed to earn money before could pay for further education." An even greater percentage of respondents in low socioeconomic groups and minority respondents gave this reason.<sup>5</sup> Apparently, many students are not only uninformed but misinformed about the types of aid available and the basis on which it is awarded;

3. There is now no coherent plan . . . for the dissemination of (resource) information to students;

4. Particular attention (should) be given to improve . . . information dissemination (e.g.) developing and disseminating a compendium of financial and other aid sources on a state by state basis . . . understandable by people of various socioeconomic backgrounds;

5. *Student Information Network*: The Study Group recommends that the Secretary of HEW establish a clearinghouse for all major students assistance information. The major duties for this clearinghouse would include collecting, developing, and disseminating information, coordinating existing information programs, and conducting outreach efforts. One activity would be to improve coordination of Federal, State, and institutional financial aid programs with manpower planning, career education, and social and community service, including Talent Search, Upward Bound, and Special Services.

The Study Group also recommends that HEW extend the scope of its dissemination activities to fill needs beyond those covered by proposed program regulations. Specifically, 1) the scope should be broadened to include all *governmental* student financial aid programs, 2) an effort should be made to intensify the co-operation of the mass media, education and student associations, and industry in reaching students, and 3) the information disseminated should be tailored to those prospective students who would not ordinarily make inquiries of a postsecondary institution; to those of differing academic levels and with nontraditional interests; and to those in a position to influence a student's decisions, e.g., counselors, referral services, and parents.<sup>6</sup>

The consequences of the lack of knowledge of alternative resources is further demonstrated by the *Non-Traditional Student Needs Assessment Project* which was conducted at the University of Massachusetts. The N.T.S.N.A. Project demonstrated that there is a high need level for information about financial resources and that "the older the students and the greater their financial needs, the less support they receive from the University. Single female parents and spouses of students are under the heaviest financial burden."<sup>7</sup> The study reported that the average nontraditional student has an unmet need of about \$2,000 annually.

The results of the University of Massachusetts' study have been confirmed by our experience at Portland State University. Dr. Mary Kinnick has shown that 41% of the students that left Portland State University during the 1975-76 academic year did so for financial reasons. The study also showed that a significant number of these students said they were not aware of financial assistance beyond traditional financial aid (e.g., BEOG, CWSP, etc.).<sup>8</sup> Of the 17,000 plus students who attend Portland State University, the vast majority are nontraditional students who have experienced delayed entry to postsecondary education.

Because of the concern for adequate delivery of accurate and timely information about postsecondary education, the Congress created the Education Information Center's Program on a state by state basis. The Oregon Educational Coordinating Committee, in conjunction with the State Legislative Emergency

Board, decided to use the first year's funding to conduct a statewide needs assessment (*Education Information Services in Oregon: A Statewide Assessment of Need and Recommendations for Further Development*). Among the areas investigated were:

1. Are there needs of the non-traditional learner in Oregon?
2. Who are the providers of these services?
3. What types of alternative financial resources are available within the state?

Questionnaires were sent out to groups that were perceived as possible providers of postsecondary educational information around the state. The respondents fell into five groups — high school counselors, postsecondary institutions, social agencies, libraries, and employers. When the results were analyzed, one of the findings was:

An expansion of the accessibility and relevance of Educational Information Services (EIS) to out-of-school adult populations should take precedence over other EIS objectives.<sup>9</sup>

Once again, the needs of this population were demonstrated — a fact that further bears out Cross' contentions that the needs of the adult learner do not significantly vary from state to state.<sup>10</sup>

In the study, the major providers of alternatives financial information to the "nontraditional student" were the social service agencies who perceived themselves as either referral or, in some cases (e.g. Aid to Dependent Children), funding sources and employers who offered tuition assistance.

How *varied* are these alternative sources of aid? Over 90% of the funds listed by social service agencies as available to clients in Oregon were federal dollars allocated to the State. Therefore, in most cases the eligibility requirements should not vary greatly from state to state. There are of course some local criteria and economic data which affect availability of funds and selected target populations, but for the most part the states are held accountable to the same federal guidelines for the use of these dollars.

In the case of the employers, almost all direct financial support to "nontraditional" students for postsecondary education came in the form of reimbursement for tuition. The curriculum generally had to be career related and the percent of reimbursement varied from 100% of a fixed number of credits to a partial reimbursement. Also, in some cases the student had to report satisfactory completion of the courses to receive the reimbursement.

How *well* was the available information communicated to the "nontraditional" student? In Oregon, information on postsecondary education, including financial aid, was "primarily designed for and delivered to the enrolled high school student."<sup>11</sup> Most of the respondents from all groups surveyed indicated a concern for the lack of information to the adult learner or "nontraditional" student. They also indicated a frustration and a lack of a satisfactory vehicle for reaching this population. The result tended to be a non-coordinated shotgun approach aimed at a target that was known but unseen. The resulting lack of a focal point left the responsibility to the potential client to find a receptive source. One state official confided to the author that "It's not that the information isn't there. But it's there in such a hodgepodge fashion that we have a modern day Tower of Babel."

If we can assume that the needs of the adult learner or "nontraditional" student are similar throughout the nation, and since most alternative sources of financial assistance are federal dollars, then the answer should be clear. What is needed is a coordinated system to allow the "nontraditional" student to access the eligibility requirements of alternative resources so that he can supplement his dependence on traditional financial aid and thereby reduce his unmet need.

What is needed is a source of comprehensive information to assist the "nontraditional" student in locating and using alternative resources in conjunction with traditional sources of financial aid. Attempts to provide this type of information have been fragmented and are usually so voluminous that counselors have difficulty using the material. The level of readability is usually questionable. The necessary information should be designed to build awareness in the prospective learner and should be designed to assist counselors, financial aid officers, and clients in identifying possible sources of financial assistance that could bridge the gap (unmet need) between client resources and traditional financial aid.

In recent years, several states have developed "needs analysis" systems that allow the prospective student to input financial data, compare institutional budgets, and estimate a financial aid package at his chosen institution. The software components allow those interested in postsecondary education to get estimates of grants, loans and work for which they might be eligible as well as the probable net cost to the family for a given institution (s) of interest.

Other states have adapted this material to a needle sort process. Most of these systems have been designed to assist the high school student in his choice of postsecondary endeavor, and the placement of the material has been largely geared to facilitate access by this type of clientele. Given the type of information currently available, placement and access to the current software are probably adequate, even though they tend to ignore the "nontraditional" learner.

However, if the needs of the "nontraditional" learner and their access to postsecondary education are a concern (as the literature indicates), then expanding the options of the software and placement of the information becomes crucial. Now that the alternative resources in Oregon have been inventoried and found to be the same as those in the other states, general eligibility criteria could be interphased with existing needs analysis software. Such a program would allow the potential student to progress from "family contribution" to alternative resources to estimated financial aid. The end result would be to provide a more complete package which would reduce the anticipated unmet need of the nontraditional student and possibly allow institutions to better allocate their existing resources. Once a program were developed it could be updated and disseminated by the Educational Information Center network.

In summary, the literature indicates that the needs of the "nontraditional" learner, particularly access to postsecondary education, are not being met. It also indicates that these needs are common from state to state. One of the principal barriers to access is unmet financial need.

The solution suggested in this article is to increase the awareness of the "nontraditional" learner of alternative resources which may reduce his unmet need and allow the institutions to better allocate their funds. The recent study done

in Oregon proved that over 90% of these alternative resources are federal dollars granted to the states. Therefore, the eligibility criteria should be similar from state to state.

If an existing career information system, which currently allows the potential student to perform an estimated needs analysis, is expanded to include alternative resources and located in areas (e.g. libraries, unemployment offices, etc) which would facilitate access to these adult learners, then this solution could be tested and disseminated through the EIC network.

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