

7-1-1983

## The Role of Counseling in Student Financial Aid: The Most Critical and Sensitive Function that Takes Place in a Financial Aid Office

Johnny McDougal

Follow this and additional works at: <https://ir.library.louisville.edu/jsfa>

---

### Recommended Citation

McDougal, Johnny (1983) "The Role of Counseling in Student Financial Aid: The Most Critical and Sensitive Function that Takes Place in a Financial Aid Office," *Journal of Student Financial Aid*: Vol. 13 : Iss. 2 , Article 4.  
Available at: <https://ir.library.louisville.edu/jsfa/vol13/iss2/4>

This Issue Article is brought to you for free and open access by ThinkIR: The University of Louisville's Institutional Repository. It has been accepted for inclusion in *Journal of Student Financial Aid* by an authorized administrator of ThinkIR: The University of Louisville's Institutional Repository. For more information, please contact [thinkir@louisville.edu](mailto:thinkir@louisville.edu).

# *The Role of Counseling in Student Financial Aid - The Most Critical and Sensitive Function that Takes Place in a Financial Aid Office*

*by Johnny McDougal*

Since the early 1960's, the financial aid profession has witnessed extraordinary growth in the amount of financial aid funds available to students.

In the past decade alone, total undergraduate enrollment has grown about 50%, while funding for federal and state financial aid programs has grown to around \$9 billion, an approximate doubling in real-money terms (Hearn, 1980)

Students and institutions have become increasingly dependent on financial aid programs because of rising educational costs, inflationary economic trends, increasing and/or changing enrollments, and the greater availability of funds. These factors have resulted in a rapid expansion of financial aid offices, and the function of the financial aid officer has become increasingly important.

In a remarkably short period of time we have witnessed the creation of a true profession, one which demands empathy with students, skills with accounts, perseverance with budget committees, sensitivity to the great mysteries of federal and state appropriations, patience with government agencies. (Johnston, 1973)

It is imperative that financial aid administrators go beyond needs analysis, administrative trivia, and paperwork, to focus their attention on an important issue - the student. Financial aid is essentially a student personnel function.

In our profession we may get so carried away with the maintenance of precise regulations and need analysis, adequate records, and efficient accounting procedures, that we become engrossed administrators rather than concerned financial aid counselors who assist the individual student. (Quesada-Fulgado, 1974)

It is only logical for the student financial aid program to be an integral part of a total student personnel service and operate under a counseling frame of reference.

Counseling the student is the most critical and sensitive function that takes place in a financial aid office. (Bowen, 1975)

There is, therefore, an increasing need for student financial aid personnel, at all levels and at all types of postsecondary institutions, to be more aware of and familiar with sound counseling techniques and the advising role.

Today, most financial aid offices handle millions of dollars of aid in the form of grants, employment and loans that may go to 70-80% of the student population. For

Johnny McDougal is Director of Student Financial Aid at Murray State University in Murray, Kentucky.

the majority of these students, attendance would not be possible without financial aid. Since it deals with the development and progress of the individual student, the financial aid office has become important in the student personnel area. The financial aid officer must, therefore, be sensitive to the needs of the individual — not just financial needs but the general need structure of the student.

It is inappropriate to think of the student financial aid office as serving only a fiscal or administrative function. Counseling and advising should be an integral part of the services offered to students. An experienced financial aid officer will often observe financial problems to be the cause or effect of emotional problems. Problems regarding concept of self, ability to succeed, acceptance of responsibility, and the need for independence are just a few of the conflicts which threaten the academic success of the financial aid recipient. The aid officer must be capable and willing to work with the individual student on all financial aid related matters; and be aware of other counseling and supportive resources that would facilitate student use of such services as academic advisement, special programs/special services, psychological testing and counseling, career counseling, tutorial services, health services and residence hall or housing information.

Using proper and effective counseling techniques with students is a must if financial aid officers are to be responsive to their clientele. It should be stressed that providing scant information, misinformation, or poor service, and failing to attend to the individual student can create formidable obstacles to a student's admission to or continuous enrollment at an educational institution.

The student's direct and easy access to financial aid staff is beneficial because many problems and situations can be resolved before they become obstacles. The primary function of financial aid counselors and advisors should be providing the guidance and assistance students need to resolve their financial problems so they can accomplish their educational and developmental goals.

The major counseling and advising functions of the financial aid officer can be broadly classified into three categories. The first of these is providing accurate and complete financial aid information to the student. In 1977, the College Scholarship Service conducted research to determine the kind of information students applying for financial aid were desiring or needing.

A remarkably high proportion of students involved in the process of entering postsecondary education want more information. People do not know enough about the financial realities of what lies ahead. Prospective students apparently want very detailed information about aid, but more general information about costs. Students want to have very specific information about what is available and how they should go about getting it. (Van Dusen, 1977)

The second counseling function is assisting the student to integrate financial concerns with related personal and academic problems. Financial aid advisers or counselors must help students rationally examine alternatives and then make responsible decisions which will help them deal with their problems. This approach helps students to help themselves and thereby guides them toward building stronger self-concepts.

Making referrals is the third counseling function. Referrals should be made when aid officers recognize the situation is beyond their capabilities or scope of responsibility. Proper referrals should then be made within the aid office and/or with other appropriate individuals and offices both on- and off-campus.

Aid administrators can strengthen their counseling skills through formal educational offerings and self-training. The individual must first recognize the importance of being student-oriented and realize that assisting students financially also contributes to the student's academic, social and psychological development.

In order to be effective, helpers must combine their good intentions with helping skills; for it is the helper's skills that make the difference. Concern is clearly not enough. Uncredentialed helpers who have buttressed their good intentions with a training program in the skills of helping can be as helpful or more helpful than the typical credentialed professional. (Carkhuff, 1979)

Many academic offerings in counseling skills and techniques are available for the service-oriented aid officer. For those aid officers who do not have an opportunity to take classes, the following references are highly recommended: *The Skills of Helping*, by Robert Carkhuff and William Anthony; *Client-Centered Therapy* by Carl Rogers; *Interviewing Strategies for Helpers* by William and Sherilyn Cormier; and NASFAA's *Fundamental Financial Aid Self-Learning Guide* (see reference section for publication data). Included in the training manual is a chapter devoted to counseling students in the financial aid office. Training programs, workshops and professional meetings are held by national, regional and state financial aid associations. Student personnel and guidance associations provide many opportunities by improving and promoting effective counseling skills and techniques.

The need is greater today than ever before for the financial aid officer to be familiar with effective counseling techniques and avoid being distracted by pressures and mountains of paperwork. Individuals working in a service or helping profession must not be overcome by the trend toward depersonalization.

The following "Ten Rules for Successful Human Relations" appears in the *Fundamental Financial Aid Self-Learning Guide* (NASFAA, 1979, p. VIII-5).

1. *Speak to People*: There is nothing as nice as a cheerful word of greeting.
2. *Smile at People*: It takes 72 muscles to frown, but only 14 to smile.
3. *Call People by Name*: The sweetest music to anyone's ears is the sound of their own name.
4. *Be Friendly and Helpful*: If you would have friends, be friendly.
5. *Be Cordial*: Speak and act as if everything you do is a genuine pleasure.
6. *Be Genuinely Interested in People*: You can like everyone if you try.
7. *Be Generous with Praise*: Cautious with criticism.
8. *Be Considerate with the Feelings of Others*: It will be appreciated.
9. *Be Thoughtful of the Opinions of Others*: There are three sides to a controversy — yours, the other person's and the right one.
10. *Be Alert to Give Service*: What you do for others counts much in life.

The financial aid counselor must want to help, must be capable and willing to help and must remember that the approach or technique used must be adapted to the individuality of the student. For those working in aid offices where personnel do not make any effort to use counseling techniques and are insensitive to the needs of students, the following suggestions are offered:

1. Recognize that financial aid is a student service.
2. Understand aid program rules and regulations.
3. Instill the idea that the first priority of an aid officer should be to assist the student.
4. Be available to students who need questions answered and help the student to apply for and receive financial aid.
5. Accept the fact that student's problems demand flexibility and variation in counseling endeavors.
6. Work at putting the student at ease and permit students (within reason) to ventilate their frustrations; do not become defensive with the student.
7. Fairness and firmness must be properly balanced.

8. Treat applicants equally; treat their financial aid information confidentially.
  9. Refer students who have needs that can't be properly handled in the financial aid office to the appropriate source.
  10. Read *The Skills of Helping* by Robert Carkhuff and William Anthony and NASFAA's *Fundamental Financial Aid Self-Learning Guide* (Chapter VIII). Be alert for new counseling techniques and suggestions used by other college and university financial aid offices.
  11. Realize that the use of poor counseling techniques can be more harmful than helpful.
  12. Learn to cope with people, pressure, and paperwork.
  13. Try to resolve possible financial aid problems before they become problems.
  14. Seek continued training in all phases of financial aid, strive to keep current within the profession and share achievements with other aid administrators.
- In summary, financial aid has grown at unprecedented levels within the past ten years. With this growth has come volumes of red-tape, regulations, and demands from the federal government. If financial aid officers are to remain accountable for the funds they administer and are to serve as a student personnel function, they must be capable, willing and effective in working with students. Since the purpose of this profession is to help students financially and developmentally, it is no wonder that the role of counseling is the most critical and sensitive function that takes place in the student financial aid office.

#### References

- Bowan, A. In R. Keen, F. C. Adams, & J. E. King (Eds.), *Money, marbles, or chalk: Student financial support in higher education*. Carbondale, Il: Southern Illinois Press, 1975.
- Carkhuff, R. et. al., *The skills of helping: An introduction to counseling*. Amherst, Ma: Human Resource Development Press, 1979.
- Cormier, W. H. & Cormier, S. *Interviewing strategies for helpers: A guide to assessment, treatment, and evaluation*. Monterey, Ca: Brooks/Cole Publishing Co., 1979.
- Hearn, J. *The ACT Newsletter for Financial Aid Administrators*. ACT Student Assistance Programs, 1980.
- Johnston, D. B. Beyond need analysis. *College Board Review*, Spring 1973, (no volume) No. 87, 13-15.
- National Association of Student Financial Aid Administrators. *Fundamental financial aid self-learning guide*. Washington, D. C.: Author, 1979.
- Quesade-Fulgado, C. The role of counseling in financial aid. *Journal of Student Financial Aid*, 1974, 4, 19-24.
- Rogers, Carl. *Client-centered therapy: Its current practice, implications, and theory*. Boston: Houghton-Mifflin, 1951.
- Van Dusen, W. *Making it count: A report on a project to provide better financial aid information to students*. Conducted by the College Scholarship Service, College Entrance Examination Board, et. al., for the Fund for the Improvement of Postsecondary Education. New York: College Entrance Examination Board, 1977.