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Determining Financial Need: Beyond the Facts and Figures

by *Mary L. Decker*

When first observed, many find nothing attractive about the duties of a needs analyst. Determining a student's need for financial aid at a university by reviewing all the required forms and tax returns can be rather tedious. The stacks of paper and the attention to details and figures can be depressingly dull.

Perhaps it is this large volume of paperwork and the intense concentration which create the moments of enjoyment and appreciation for the unusual, and often amusing, responses which parents and students make to some questions.

Routine inquiries about the financial circumstances of a family touch upon all the factors of that family's life. What appears to be a question about a factual matter may trigger an emotional response in which all the sensitivity and pathos of the human condition are revealed. Needs analysts are constantly reminded that the stacks of papers represent parts of human lives, pieces of hopes, sheets of flesh. This article will share some responses received over the past five years in one needs analyst's office. Be prepared to smile a little but also to be saddened.

One space often intentionally left blank is the answer to the question asking the age of the older parent. Apparently it is sometimes too threatening for some to reveal this number. Comments are written in such as, "I'm not going to tell," or "Wouldn't you like to know?" Some parents remain the same age for the entire four years of their child's university education. Only the computer is fooled as it automatically accepts the inaccurate information.

Occasionally, students, too, have interesting ways to tell their ages. One student "obtained the age of 23." Another "accomplished the age of 18 years."

Perhaps the most complex applications with which to deal are those from students whose parents are divorced, remarried and then, sometimes, divorced and remarried again. Criteria for determining the dependence of a student and which parent's information is to be required is tangled in the confusion of these divided and combined families. The students are often as confused as are the needs analysts, and their responses jolt the analysts to their realities. "My father is no longer related to me and my mother," wrote one student. Another asks, "Whose information will make possible the most financial aid?"

Responses, too, can read great tragedy. One student wrote to ask if her need would change with the addition of another family member. "My seventeen-year-old sister is pregnant. My father is the father of the baby and he will claim it on his tax return." There may have been more information there than the needs analyst wanted to know.

Some respondents to need analysis questions seem to believe that embarrassing situations can best be explained in circumspect language and then the realities will appear less harsh. One father with a very low income offered this statement: "My income did not support the amount of money we lacked." A student living at home

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applied for additional aid to live on campus. The compelling reason he gave was: "Mother is suffering from a protracted low-energy aftermath of a viral infection, making it a hardship for an 18-year-old son to continue living at home."

Questions about parents' incomes are often met with consternation and anger. One parent wrote, "It is none of the university's business what my income is." Often the response to a request for complete financial information is that the parents no longer have any responsibility for their child. A common statement received goes like this: "Our children all receive support until age 18 and then they are on their own. We have no more responsibility for them." In both cases the analyst was left without any basis for determining the students' needs as other data clearly indicated the dependent status of the students.

It is often reported by parents that certain assets are not to be considered to be available for the education of the children. One parent's real estate holdings were described as "heir property" and, therefore, reserved. Another parent omitted a T-bill account from the forms, explaining that the funds were for personal travel plans.

The forms sometimes show a family income for the previous year considerably below federal poverty level. Often a non-taxable resource is forgotten and this is revealed when the family is asked how they were able to meet expenses on the income reported. One answer to the question of how the parent supported himself was, "I was incarcerated in the county jail for all of last year." One single parent answered that she had not considered how low her income was until she was asked the question. She had managed somehow on her budget without comparing her circumstances. One grandmother with such a low income, who had raised the student, reported that she had learned her lessons in the Depression. She grew a garden, mended everything herself, and saved every penny.

Needs analysts meet many creative people through the aid applications they consider. There are also many honest and courageous ones. Baffled by bureaucratic language and four pages of detailed questions, it is understandable that even the most sincere applicants might give confusing answers.

Despite the paper work and intense concentration required of a needs analyst, the duties are really never dull. Many of the cases are, in fact, often fascinating. They can sometimes be amusing but sometimes be depressing. Dealing with family situations is always demanding. It is always rewarding.