A PROGRAMMED SERIES OF NEED ANALYSIS WORKSHOPS FROM BEGINNING TO ADVANCED LEVELS OF EXPERIENCE

*by The Needs Analysis Committee of the Ohio Association of Student Financial Aid Administrators**

Introduction

The article that follows is one of three publications prepared for the Ohio Board of Regents, Student Assistance Office, by the Needs Analysis Committee of the Ohio Association of Student Financial Aid Administrators (OASFAA). The two other publications, "Manual for Teaching Needs Analysis State-wide" and "A Workbook for Beginners" will become a working part of the Ohio Financial Aid Resource Center, located at the main offices of the Ohio Student Loan Commission in Columbus, Ohio.

It is hoped that this article will pique the curiosity of the reader with a view toward maximizing opportunities for training aid administrators in other states.

The "case method" of instruction is familiar to the educational community, most notably in Economic/Management/Business curricula. The major "needs analysis" services provide comprehensive manuals and sample cases to assist the Financial Aid community in understanding the measurement of a family contribution for education. There is, however, little opportunity for beginning aid personnel to interact with this computative process outside the confines of their offices.

How does an aid administrator know that the computations are correct? How does the aid administrator exercise professional judgment in light of the process of measuring family resources for college? What range of evaluation must be made before aid is awarded based on the "needs analysis" print-out from a processor including Basic Grant? Questions like these began to focus the concerns of the Ohio Association of Student Financial Aid Administrators' "needs analysis" training program. Nothing that is written here or that appears in our training manuals replaces the efforts of CSS or ACT. In fact, without the store of knowledge brought to the Financial Aid community by these agencies, the success of any teaching/training method by a state association would be greatly reduced. The major emphasis of our program has been to put an experienced aid administrator with new aid administrators in small groups during the training program.

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The program progresses developmentally from beginner to intermediate to advanced levels. Workshops for support staff are also included. At any time an institution could call upon the state association to use the complete range of workbooks, manuals, etc. to bring the institution's Financial Aid staff up to a level of effectiveness suitable for federal, state and professional scrutiny. It is our conclusion that the *process* is *crucial* to successfully meeting participant expectations in mastering "needs analysis."

History

Since need analysis represents the basic foundation for awarding financial aid, the Need Analysis Committee was established to acquaint new financial aid administrators and support staff with the uniform methodology and the construction of student budgets.

For several years, the OASFAA has offered Beginning Need Analysis workshops in conjunction with its Winter Conference. This workshop, presented by experienced financial aid administrators, taught the fundamental need analysis calculations utilized in determining a family contribution and introduced the new academic year's forms and modifications in calculation. Illustrations of the Uniform Methodology, including pipe charts and case studies, were utilized. Administrative models were discussed to indicate how need analysis fits into the total picture of the financial aids office. By using a sample case as a pre-test and post-test, the instructors were able to gauge roughly the success of their teaching methods. With the advent of the State Student Assistance Training Program Grant, first awarded to the Ohio Board of Regents in 1977-78 for $6,800, a committee of four planned a workshop incorporating the three financial analysis systems used throughout Ohio: College Scholarship Service, American College Testing Service and Financial Analysis Service.

Since then, OASFAA has been able to refine its methods of training, to increase the frequency with which training is offered, and to widen the scope of its training objectives. Management, clerical and need analysis training has been expanded and improved. An Ohio Student Financial Aids Resource Center has been established as a clearinghouse of training personnel, materials and equipment.

During the 1978-79 academic year, the Need Analysis Committee, now approximately ten members of the financial aid community from various sizes and types of institutions, met in two two-day sessions which involved intensive brainstorming and planning for the coming academic year. During those two sessions, the committee prepared detailed agendas (see attached) for their workshops. The Need Analysis Committee has not only been able to increase the frequency of its training workshops, but also to improve the quality of each workshop offered. In addition, OASFAA now offers Intermediate and Advanced Need Analysis Workshops for the first time this academic year (1979-80).

The Planning Process and Goal Development

The overall charge to the Need Analysis Committee was to develop a series of "needs analysis" workshops responsive to the needs of beginning, intermediate and advanced aid officers. In addition, a need analysis workshop was required for support staff.

Since our program was developmental, progressively demanding greater mastery of the case data by the participant, the planning process required indentification of an expected growth pattern for the participant. What should the participant accomplish at level one to proceed to level two or three, etc.? What should be employed to facilitate successful growth? It is also true that the "needs analysis" systems change in the middle of an academic year, thereby demanding technical maintenance of two concurrent systems. The initial apprehension caused by such a fact can be debilitating for the new aid personnel joining an office after the beginning of an academic year. Minimizing the adjustment frustrations has been an important element of our training program.

Unanimity in the goals to be accomplished at each workshop by the planning group was crucial to success of the year-long program and subsequently to the free-standing training manual and workbook. The planning group reviewed each of the 25 cases used in the workshops as a team. While the results of each case deliberation were not always unanimous, consensus was reached on each so that participants could have the benefit of the case issue. Our intention was not to deny individual treatment but, because of time constraints, greater importance was placed on demonstrating the effects of changes in family circumstances on the computation of family contributions. These interchanges among the planning group refined our own abilities for judgment. This process was used to train the instructors for the workshops and for individual institutional training sessions. In short, heavy emphasis was placed on preparation of the instructors. While common sense suggests the importance of careful planning of any event, we believe that the rigor of the "pre-workshop" planning and training was crucial in fulfilling participants' expectations.

As a result, the workshops were rigorous for the participants. The quality of interchange between participants, participants and instructors, and instructors and instructors enriched overall success of workshops.

A state-wide "Beginners" workshop was conducted with a broad representation from schools of various philosophies and commitments. Without the benefit of past knowledge and experience for a judgmental approach to this initial effort, the workshop was the product of the committee's reflection of what were considered the most basic needs of initiates into the complex world of finanical aid. The committee had a strong conviction that personal, individual interaction with new professionals was a better approach than reliance upon existing instructional materials which were more impersonal.

We strongly believe that participants should have realistic goals for the workshops in order to achieve maximum benefit. Promotional material encouraged development of realistic goals. More specific goals follow:

Two-day Beginners' Workshop:

1) To enable the participants to become knowledgeable and comfortable with the application documents and the information necessary to arrive at "The Family Contribution." Further, to familiarize "new aid administrators" with the computational procedures of the Uniform Methodology.

2) To provide a sufficient number of individuals to interact with those participants with problems and questions generated from the programmed case studies (see "Methods").

3) To create a relaxed mood to encourage the asking of questions. We wanted a participant to have a feeling of accomplishment and satisfaction in his/her own ability to perform need analysis.

4) To use a large group-small group interaction format as a key to success in the workshops. The transition from a large group to the small groups and vice versa permitted information dissemination as well as individual attention. Selection of the appropriate group format depended on whether "drill" or group interaction could best assist the group's developmental stage. People always seemed more at ease when they were in small groups rather than one large group. People were more inclined to ask questions and be a little more open about their own troublesome areas. Therefore, this time helped us to answer a lot of questions that ordinarily might never have been asked in a large group situation. However, the large group format could attend more easily to overall explanation of a concept. From a trainer's point of view, it was much easier to help six, seven or eight people than to try to be helping fifty to sixty. The one-on-one interactions between trainers and participants created a more relaxed atmosphere, one far more conducive to the learning process.

Regional Support Staff Workshop:

1) To provide a basic understanding of need analysis. In so doing, we would discuss all the theory and mechanics of the need analysis calculation process from the basic input document to the completed output analysis document.

2) To provide an understanding of the computation process to enable the participants to review the need analysis documents received in their office and to have the ability to recompute financial need whenever necessary.

Intermediate Workshop:

1) To review the mechanics of basic need analysis and then move into special circumstances and more complex cases. By this time, those people from the basic workshop had discovered the 'human factor' involved with special circumstances. However, the human factor had to be translated into acceptable, qualified and verifiable information and then computed into a family contribution. We wanted the participants to feel comfortable in dealing with the variety of special circumstances that could occur. Most importantly, we wanted the participants to become adept at performing the mechanics and the calculations.

2) To enable participants to understand the whys of the process, too. With this ability, they could review the need analysis document and determine its accuracy and also determine if it would need to be recalculated. Then they would have the resources available to justify changes in the results of the need analysis.

Advanced Workshop:

1) To provide special insight into the need analysis process by practicing with a few very complex case studies. We feel that the best teacher in this phase workshop would be group discussions of those subjects and circumstances that most interested the participants. Therefore, we are asking for their own ideas for the case studies and questions that they feel most have to be addressed. In this manner, the workshop format will be somewhat dictated by the participants. With this interaction between the committee's past experiences with the other workshops, combined with input from the participants, the highest level of need analysis training will hopefully be attained.

2) To have the participants thoroughly understand the rationale and potential for adjustments of family contribution.

Method

Statewide Beginner's Workshop:

In July, a newsletter was sent to all OASFAA members announcing the four upcoming need analysis workshops. The general format of each workshop was outlined so that administrators could decide in advance whether or not to attend a specific workshop and who from his/her staff might benefit from participation in a workshop. It was emphasized that the need analysis workshop program progresses developmentally from beginner to intermediate to advanced levels. This newsletter described in detail the Statewide Beginners' Workshop and also included registration materials for that workshop, presented August 22-23, 1979.

This two-day beginners' workshop was designed primarily for financial aid administrators, not their support staff. As Appendix 1 shows, the thrust of this workshop was directed at basic Uniform Methodology calculation. A pre-test and post-test based on a sample case were given to provide the committee with an indication of how well participants learned the computations involved in the Uniform Methodology (see "Evaluations" section).

To draw as many participants as possible, the workshop was centrally located in the state near an interstate freeway. Ohio Dominican College in Columbus hosted this event. By offering this workshop at an institution that was out-of-session, the workshop participants and instructors were able to economize by providing over-night lodging and food in the dormitories, thereby eliminating cost as a reason for nonattendance.

As registration materials were received, packets were sent to those planning to participate. Included in this packet were (1) travel instructions to the workshop, (2) two blank computation forms (e.g. FAFNAR), (3) a detailed agenda, (4) blank financial statements, (5) two case study descriptions — one for an independent student and one for a dependent student. (6) reference sources for completing the case studies such as "Theory of Computational Procedures," (7) a list of what to bring to the workshop (e.g. a calculator), and (8) a list of basic need analysis definitions. Participants were expected to attempt to complete the two case studies before attending the workshop.

To present the workshop, three overhead projectors, three screens, and a large room with enough comfortable chairs and tables were necessary. Transparencies of need analysis documents and of pipe charts showing need analysis calculations were also utilized. Also presented was a transparency illustrating the role of need analysis in the financial aid office and how it relates to federal, state and university sources of money. (For a detailed description of the procedures used in each workshop see Appendices 1 through 4.)

At the conclusion of the workshop, a list of the instructors' names and phone numbers were distributed along with contacts at CSS, ACT, BEOG etc. Participants were encouraged to call if questions arose after the workshop. Also, evaluation sheets were distributed, completed by the participants, and collected (see "Evaluation" section).

Regional Beginners' Workshop:

Registration materials sent out for this workshop were identical to those sent for the previous two-day beginners' workshop. Identical packets were also sent to registrants. This Beginners' Workshop was designed primarily for support staff who do not normally attend professional conferences. One workshop was offered in each of the four regions in the state, during the week of October 22, 1979. Since it was a one-day drive-in/drive-out wrokshop, and travel distances were reduced, it was anticipated that the workshop would draw participants who normally cannot leave their responsibilities for large blocks of time. Again, low expense was probably a factor in the substantial number of participants, especially since such a large percentage were support staff.

The agenda of this workshop is similar to the first workshops primarily because both are designed for beginners to achieve as much as possible in a very limited time span. The pre-test and post-test were eliminated; the entire schedule was devoted to instruction in large groups, drill in small groups with a trainer answering questions in each small group. Approximately five case studies were covered in detail as opposed to the ten that were calculated in the previous workshop.

The Intermediate Need Analysis Workshop:

The registration materials for this workshop (along with registration for the OASFAA Winter Conference) were sent to OASFAA members about one month before the workshop, which was held December 4 and 5, 1979. Time factors did not permit the mailing of 1980-81 need analysis documents prior to the workshop although we had planned to do this.

Materials needed for this workshop included three overhead projectors and screens, transparencies of the 1980-81 need analysis documents and ten case studies (more advanced cases than those used in the Beginners' Need Analysis Workshops). Need Analysis hand computation kits provided by the major need analysis agencies were also utilized. Evaluation forms were distributed, completed by the participants, and collected for review by the committee.

Advanced Need Analysis Workshop:

This workshop will be composed primarily of two parts. For the first session each participant will be invited to submit to the committee prior to the workshop with his/her registration materials one or more need analysis cases in which the participant felt that a judgmental decision is required. The committee will discuss the case as a committee prior to the workshop and attempt to come to a concensus on the treatment of the case. The committee will select the most difficult cases and prepare copies for all the participants (any identifiers on the cases will be erased). An informal discussion is planned for the participants and committee members to decide what is the fairest treatment to acquire an accurate financial need for each case based on the information submitted. If time permits, we will carry the cases to the next step, packaging.

The second session, on the second day of the workshop, will feature a panel composed of several experienced financial aid administrators from different sizes and types of institution. The panel will address themselves to such questions as

"How much are you willing to spend in staff time for accurate and fair financial needs determined for your students?", "What kinds of changes do you make to financial statements received in your offices?" etc.

This workshop will be presented prior to OASFAA's Spring Conference, May 7-8, 1980.

Essentials of Need Analysis Program Preparation

1. The Committee should meet well before the workshop and distribute responbilities to each member.

2. Dates, descriptions, and application deadlines should be publicized well in advance of the program.

3. Applications and packets should be sent to participants at least six weeks in advance.

4. Just prior to the workshop, assemble the planning committee and the instructors.

5. Be sure necessary periods for staff consultation during the workshop are arranged.

6. Have a short post-workshop meeting of team members for review of workshop, self-evaluation, tabulation of evaluation sheets, as well as other housekeeping items.

7. Future dates and/or directives should be discussed.

Evaluations

Two-Day Statewide Beginners' Need Analysis Workshop:

There were 31 participants at the two-day Beginning Need Analysis Workshop held at Ohio Dominican College on August 22 and 23, 1979. Financial Aid experience of the participants ranged from two days to fifteen years. Job titles of participants included clerical personnel (9), graduate assistants (4), counselors (8), assistant directors (4), and directors (6). Institutions represented included two-year public (2), four-year public (10), private (15), and proprietary (4). More than 90% of the participants gave favorable evaluations for the goals of better understanding uniform methodology, computing family contributions, workshop format, and the presentation of material by trainers.

The pre-test and post-test given at this workshop also indicated that virtually all of the participants had a better understanding of the Uniform Methodology at the completion of the workshop than they did at the beginning.

One-Day Regional Need Analysis Workshop:

A total of 180 persons attended a one-day Regional Need Analysis Workshop. Experience in financial aid ranged from three weeks to eleven years. The one-day workshops were administered by aid officers who had been trainers at the earlier two-day beginner workshop; additional new trainers were also recruited in each region. Three of the workshops used three different evaluation forms; the fourth had no written evaluations.

Evaluations in general were excellent. Virtually everyone indicated improved understanding. The condensed version of the two-day workshop, allowing travel time in the morning and afternoon, has its limitations, but the workshops were judged by participants to be worthwhile. The pre-test and post-test were eliminated due to time considerations.

Intermediate Need Analysis Workshop:

There were 62 participants in the Intermediate Need Analysis Workshop. These participants' responses to the evaluation forms indicated general approval of the format of the workshop and its content. The participants criticized the physical surroundings since the room became hot and smoky after working for a while. However, 98% of the participants felt that their expectations had been met and that the workshop had been a very beneficial and stimulating experience.

Advance notice of the specific content of the workshops was considered very helpful in deciding to attend a workshop. Participants praised the small groups as a method of learning by interaction with other participants and with the instructor working with each group.

In The Future

The Need Analysis Committee of the Ohio Association of Student Financial Aid Administrators has determined from the evaluations of workshop participants that small group interaction among participants with an experienced aid administrator acting as their group need analysis instructor is extremely valuable in the training process. This method will be expanded and utilized wherever feasible in OASFAA's Need Analysis workshops.

In addition, the Need Analysis Committee is currently compiling a manual describing the training methods used in each workshop in detail. Case studies will be provided along with other materials to be used by a member of the Need Analysis Committee when the Committee is requested to provide individual instruction to a new financial aid administrator. A corresponding workbook is also being prepared to be utilized in conjunction with the manual. Both of these training aids will be available in the Training Resource Center located in Columbus, Ohio. However, they are to be used, at least initially, under the direction of a Need Analysis Committee member familiar with training procedures and material. As mentioned above, the interaction and feedback provided by working with an instructor instead of following a programmed text is considered an essential ingredient in training procedures. This resource for training in Need Analysis is to be utilized when a workshop is not scheduled at a time of year that would benefit the new aid administrator.

A major goal of the Need Analysis Committee is to coordinate its state training efforts with the training provided by MASFAA, NASFAA and the federal government; there appears to be a great deal of duplication of effort in training attempts.

Succinct goals of each workshop, whether it be state, regional, or federal, need to be publicized well in advance.

In summary, small group instruction — meaning the sharing that the instructors provide and the individual attention that can be given to participants — seems to be the key to success in need analysis training. The workshops are designed to bring to mind individual questions and concerns that may arise at the office. With these questions out in the open and discussed by the group, the questioners begin to feel that they are not alone in their attempts to determine fair, logical and legal financial needs for their students.

APPENDIX 1: TWO-DAY BEGINNER'S WORKSHOP

FIRST DAY

Have large room set up with 8-10 person tables.

I. Welcome.
  A. Trainers introduce themselves

II. Tell what workshop goals are.
  A. Basic understanding of uniform methodology and hand computation of need analysis and its place in financial aid office.

III. Warm-up exercise.
  A. Have participants introduce themselves to one other person who they do not know already — find out (and tell the other person) what school they are from and describe present responsibilities.

IV. Overview of financial aid.
  A. Start with basic slide presentation. Give summary using a few definitions of terms, e. g. dependent, independent, uniform methodology, need analysis, different analysis systems. Stress that this workshop is zeroing in on the resources of the family and how those resources are measured and converted into the family contribution.
  B. Show the place of the need analysis in the OASFAA Flow Chart.

V. Blank financial statements on overhead projectors — one room.
  A. Go through the process of filling in blanks for each system at the same time, if possible.

VI. Question & Answer session.
  A. Have participants write down as many questions as they can think of, relevant to material just covered, in three minutes. Collect questions, sort for duplicates, have questions asked from the floor and answer them.

BREAK — LUNCH

VII. Work Session #1; 1:30 - 3:00.
  Have each Need Analysis System's group in individual rooms with overhead projectors.
  A. Pre-test. Some participants may be complete novices and not want to try the pre-test; have them state as such on the answer sheet. Have others put the family contribution on separate sheet. Collect answers and tabulate answers. (Three line entries for answer sheet so we can see where the problem areas are.)
  B. Transfer information from financial statement to analysis sheet and calculate.
    1. One trainer at projector writes information on transparency.
    2. One trainer reads information and explains the map and calculations.
    3. Other trainers circulate through the group, helping individual participants.
  This will be for the case that was sent to participants before the workshop (David Williams).

3:00 - 3:30 — BREAK

VIII. Work Session #2; 3:30 - 5:00.
  A. Frank Underwood case study.
  B. 4-5 or more other case studies to be computed on their own.

5:00 - 7:00 — DINNER BREAK

IX. 7:00-9:00 - Continue computing cases from afternoon.
  A. Time for one-on-one sessions with trainers.

SECOND DAY

I. Work Session #3; 8:30 - 10:00; three different rooms.
  A. 8:30 - 9:00 Post-test on dependent student.
  B. 9:00 Start independent student. Point out different types of independents. Treatment the same as the day before.
  Trainer fills out blank financial statement on overhead projector. See VII-B - Put in 1:30 - 2:30 session from one-day workshop.

10:00 - 10:15 — BREAK

II. Continue independent student calculations - 10:15-11:45.
  A. Have participants write out questions they may have about independent students. Same as 2:30 - 3:15 one-day workshop.

11:45-1:00 — LUNCH

III. Independent Student - 1:00 - 3:00.
  A. 1:00-2:00 Slip method for questions about independent student.
  B. 2:00-3:00 Wrap-up session.
    1. Use pipe charts and flow chart to bring together what has been done.

TABLE 2: ONE-DAY BEGINNER'S WORKSHOP

Send description of case and answer sheet with registration materials.

I. 9:00 - 9:30 - Introductory Session.
  A. Welcome and introduce trainers.
  B. Tell what workshop goals are and explain slip method questions.
    1. Basic understanding of uniform methodology and hand computation of need analysis and its place in financial aid office.
  C. Overview of financial aid.
    1. Start with basic slide presentation. Give summary using a few definitions of terms, e. g., dependent, independent, uniform methodology, need analysis, different analysis systems. Stress that this workshop is zeroing in on the resources of the family and how those resources are measured and converted into the family contribution.

II. 9:30 - 10:45 - Work Session #1; Case #1 (Williams).
  A. Blank financial statements on overhead projectors.
    1. Use blank transparencies for each analysis system and go through process of filling in blanks for each system at the same time — three overheads will be needed.
    2. Transfer information from financial statement to analysis sheet and compute.
      a. One trainer at projector writes information on transparency.
      b. One trainer reads information and explains the map and calculations.
      c. Other trainers circulate through the group helping individual participants.

      10:15 - 10:30 - BREAK, trainers available for questions.
    3. 10:30 - 10:45 - Finish Case #1.

III. 10:45 - 12:30 - Work Session #2.
  A. Transpose Case #2 (Underwood) from completed financial statement to analysis sheet and compute as a group. Use overhead projectors as before.
  B. Compute cases 3-6 (dependent students) individually at participants' own pace; use red and green cards to let participants indicate to trainers when they need help. Trainers will be with individual groups.

12:30 - 1:30 — LUNCH

IV. 1:30 - 3:15 - Work Session #3 - Independent Student.
  A. 1:30 - 2:15 - Use overhead for same treatment as the morning for case #7.
  B. Case description sent to participants with registration materials. Fill our financial statement and analysis sheet and compute as a group.
  C. 2:15 - 2:30 - Transfer information of case #8 on to analysis sheet as a group — compute individually.
  D. 2:30 - 3:15 Finish all calculations in individual groups with trainers.

V. 3:15 - 4:00 - Wrap-up session.
  A. Slip method questions on entire program.
  B. Use pipe charts and flow charts to bring together what has been done.

TABLE 3: INTERMEDIATE WORKSHOP

I. 1:00 - 1:40 - Introductory Session.
   A. Introduction — have trainers introduce themselves. Goals of workshop.
   B. Overview of financial aid using pipe charts and flow chart.
II. 1:40 - 3:00 Work session #1 - individual groups.
   A. Review new form update.
   B. Discuss uniform methodology 1980-81 changes.
   C. Work through cases numbers 1, 2, 7, and 8, showing changes. Use overhead projector with cases that were sent with registration materials.
      1. One trainer at projector writes information on transparency.
      2. One trainer reads information and explains the map and calculations.
      3. Other trainers circulate through the group helping individual participants.

3:00 - 3:15 — BREAK

III. 3:15 - 5:00 Work Session #2.
   A. 3:15 - 4:00. Continue calculations.
   B. 4:00 - 5:00. Discuss reviewing the financial statement and analysis sheet when received in aid office.
      1. What to look for.
      2. What changes can be made in calculation.
      3. What documentation.

5:00 - 7:00 — DINNER

IV. 7:00 - 9:00 Work session #3.
   A. Discuss changes of circumstances. When to go to the following year's income.
   B. Review how to calculate changes and necessary documentation.
   C. Practice calculations with changes and calculate income tax.

SECOND DAY

V. 8:30 - 10:15 Work Session #4.
   A. 8:30 - 9:30. Discuss rationale behind Uniform Methodology for counseling.
   B. 9:30 - 10:15. Introduce budgets.
      1. Use budget model from State Committee.

10:15 - 10:30 — BREAK

   B. 10:30 - 11:30. Wrap-up session.
      1. Slip method for questions.
      2. Use pipe charts and flow chart to bring things together.

TABLE 4: ADVANCED WORKSHOP

I. 1:00 - 1:30. Introduction.
   A. Welcome and introduction.
   B. Explain areas to be explored in case studies.
      1. Unusual expenses.
      2. Other debts.
      3. Tuition (elementary).
      4. Number in household.
      5. Judgemental items — step-parents, farm, and business.
II. 1:30 - 3:00. Work Session #1.
   A. 1:30 - 2:15. Case #1 - Summary of principles and computation.
   B. 2:15 - 3:00. Case #2. - Summary of principles and computation.

3:00 - 3:15 — BREAK

   C. 3:15 - 4:00. Case #3. Summary of principles and computation.
   D. 4:00 - 4:45. Case #4. Summary of principles and computation.

4:45 - 7:00 — DINNER

III. 7:00 - 9:00. Work Session #2.
   A. Panel of Directors to discuss importance of Need Analysis in their office, e. g. staff time spent to assure accuracy.

SECOND DAY

IV. 8:30 - 10:15. Presentation.
   A. Panel of Directors to discuss how they arrive at their budgets.
V. 10:15 - 11:00. Wrap-up.
   A. Slip method for questions.
      1. Use panel of directors for answers as well as participants.

We are chagrined to report that in the last issue of the *Journal,* there was an unfortunate mix-up in the printing of the article "Development and Validation of Discriminant Analysis Models for Student Loan Defaultees and Non-Defaultees," by Greeley Myers and Steven Siera. The errors appeared in the form of transposed paragraphs on the top of page 11 and the bottom of page 13. The following is the corrected text for the misprinted sections.

The paragraph at the bottom of page 10 should read:

All students who had exited NMSU during academic years 1971-1972, 1972-1973, and 1973-1974, who had defaulted on their loan, and for whom complete records including final transcripts were available were included in the study. A total of 74 records were available. Seventy-four students exited during the same period who had entered repayment were included for comparison purposes. Information for one defaultee was later dropped due to illegible data on the application. Information included on the applications and transcripts of the two groups was analyzed via discriminant analysis procedures to identify variables which differentiate between the groups.

The text on page 13 should read:

When the data not used in developing the model was classified to validate predictive ability for the model, the classification shown in Table 4 occurs. Only 42.5% of the test cases were correctly predicted. The derived value of Chi square is 1.80 which is not significant for 1 degree of freedom.

The second analysis is that of data from both the application and the final transcript. Variables entered in this analysis are shown in order of their entry into the model in Table 5. The canonical correlation for this analysis of 0.643 indicates that about 41% of the variance is accounted for by the model. The classification of the 107 cases used in developing the model yielded the results shown in Table 6. The percentage of cases correctly classified was 82.2%.

When the data not used in developing the model was classified to validate predictive capacity of the model, the classification shown in Table 7 occurred. The percentage of test cases correctly classified was 57.5%. The value of Chi square is 3.40 which is not significant for 1 degree of freedom.

H.D.