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One of the many critical issues confronting the education of American Indians and Alaska Natives [hereafter, "Natives"] is ensuring that Native students gain equal access to postsecondary education and that they are prepared for academic success. This Digest summarizes challenges Native students confront in obtaining adequate financial aid; general sources of aid for Native students; and ways communities and parents can support students through the financial aid process. The Digest ends with some readily available print and Web-based sources of information about student financial aid.

A growing number of Natives are attending college--both tribal controlled and mainstream--across the United States. For example, from 1982 to 1995 the number of Natives enrolled in college increased by 49.2 percent. Many of these students were the first in their families to do so (Hoover & Jacobs, 1992; Gedachian, 1998). According to the findings of the 1995 Status Report on Minorities in Higher Education, Natives had the highest enrollment increase (7.4 percent) at four-year institutions of any minority group (Carter & Wilson, 1995). Native students must confront many challenges to complete postsecondary education; of these, obtaining adequate financial resources is probably the most serious.

FINANCIAL AID CHALLENGES AND REALITIES

Lack of family resources. Many Native students enter college with no resources other than what they receive through financial aid. High levels of unemployment in many Native communities severely limit students' and their families' ability to save money for education (LaCounte, 1987). During the 1992-93 academic year, about 62 percent of Native American undergraduates needed financial assistance. Most of these students received financial aid in the form of grants, loans, and work-study (Pavel et al., 1998).
Bureaucratic and paperwork hurdles. The process of applying for college financial aid has become increasingly complex over the past decade. Meeting all the funding criteria and completing all required forms and verifications can frustrate and discourage students. Students also must make certain the appropriate offices have received and are processing the forms without problems (LaCounte, 1987; Gedachian, 1998). It helps to have students, families, counselors, and teachers work together to secure the adequate funding. It can be especially unnerving for students to cope with the uncertainty about how much aid they will be given. Because the campus financial aid office must coordinate with all other available resources to determine a total financial aid package, this process can take several months. And when a problem develops, it is the student's responsibility to supply missing information or find a solution.

Unrealistic requirements for student earnings. Unfortunately for all, the financial aid package offered at the end of the process may fall short of the student's true needs. For example, a scholarship computation service used by many colleges recommends a specific amount of money students should contribute. Students are expected to earn this amount through summer jobs or part-time employment during the academic year.

All things being equal, this plan makes good sense; but all things are not equal (LaCounte, 1987). Unemployment and poverty rates in rural Native communities are very high, and work opportunities that do exist are limited to low-wage manufacturing and seasonal or part-time service jobs. Further, a long history of isolation and discrimination combine to create financial hardship on many reservations (Swanson, 1999). Despite these realities, financial aid offices count the expected earned income as part of the student's budget regardless of whether or not it exists.

Unacknowledged costs. Native students frequently face a tug-of-war between what the financial aid office says are necessities and what their reality dictates to be necessities (Zitzow & Estes, 1981). The cost of movingto a college community is virtually ignored, and students are left to whatever means they can find to secure moving expenses. Students must also pay for their own medical care as well as child care if they have families (Beaulieu, 1991). Other common expenses include trips to attend ceremonies and helping family members meet financial obligations.

Distrust of officials. The problems faced by Native students are often compounded by a high level of distrust of non-Native officials. Research by Teresa LaFromboise and David Dixon (1981) found that Natives are more likely to be skeptical of others until trustworthiness has been established, as compared to the non-Native attitude of trusting until the trust has been broken. Staff of college financial aid offices and Native students encounter this dilemma in an already challenging process. Employing Native personnel in financial aid offices would alleviate this problem and demonstrate the institution's commitment to multiculturalism (Canabal, 1990; Wright, 1992).

SOURCES OF FINANCIAL AID

In the past, financial aid usually included grants and scholarships. Today's financial aid can also include work-study and loans (Kezar, 1997). Some readily available guides and directories to various sources are included at the end of this Digest. In general, though, the federal Office of Postsecondary Education is the most common source of aid for Native American undergraduates, with 34 percent receiving some type of federal financial aid (Pavel et al., 1998). The federal government also offers several grants and scholarship programs designed specifically to provide aid to Native American undergraduate students. These programs are administered by the Bureau of Indian Affairs and the Indian Health Services. Each program encourages Native American students to pursue postsecondary degrees but most stipulate specific fields in which study must occur.
The majority of aid given by college financial aid offices is based on family and student needs. It is important for students to know that, even if their parents are unemployed, they are eligible for financial aid.

Many students assume they can finance their college education through a merit scholarship, which refers to funding based on a student having a special talent

demonstrated through athletic, artistic, or academic accomplishment. The reality is that less than 5 percent of all financial aid is in the form of merit scholarships. These types of scholarships are used to recruit and attract selected students (Montague, 1997). Yet, colleges and universities have increased the number of merit scholarships based on academic accomplishments, with some earmarked for minority students. Students should inquire if the college they plan to attend offers academic merit scholarships and ask about the application requirements.

SUPPORTING STUDENTS THROUGH THE FINANCIAL AID PROCESS

Some ideas have already been suggested for how financial aid offices could better assist Native students. Much can also be done at the community level. Some Native communities have established college funds, demonstrating a commitment to educating their members as a top priority. Tribal education offices and programs also need to work with families and high school counselors to identify those students interested in attending college. This should be done as early as possible to help students prepare for higher education and then help them through the application and financial aid process. Other ideas include

* encouraging families to begin saving for college while their children are in grade school

* organizing colleges, secondary schools, and Native communities to cosponsor financial aid information sessions for students, parents, teachers, counselors, and all other interested parties

* contacting the Native American Scholarship Fund (see lists of resources) about offering a training seminar on preparing students for college (this seminar is designed for Native American communities, schools, and colleges)

* checking with the state agency that administers state scholarships and other forms of financial aid (in recent years, many of these agencies have become more involved in outreach to families) (Montague, 1997)

* inquiring about possible tuition waivers for in-state Native students who are attending state colleges or universities

* making sure counselors and parents have the most current information available

Financing the rising costs of college may seem like a daunting task, but funds are available. It is just a matter of uncovering them. The following are examples of the numerous financial aid resources available both in print and on the Internet.

HELPFUL PUBLICATIONS

College Costs and Financial Aid Handbook, 1998. College Board, Publications Customer Service, 45 Columbus Avenue, New York, NY 10023; 212-713-8165.
Book Two: "Paying for a College Education" Developing Your Vision While Attending College Series, 1999. American Indian College Fund, 1111 Osage Street, Building D, Suite 205W, Denver, CO 80204; 303-892-8312.

Financing College: How To Use Savings, Financial Aid, Scholarships, and Loans to Afford the School of Your Choice by Kristin Davis, 1996. Kiplinger Books, 1729 H Street, NW, Washington, DC 20006; 800-727-7015.

The National Indian Grant Directory by S. Jenkins & D. Chavers, 1999. Native American Scholarship Fund, Inc., 8200 Mountain Road, NE, Suite 203, Albuquerque, NM 87110; 505-262-2351.

"The Path to College: Making Choices That Are Right for You," 1997. ERIC Review, 5(3). U.S. Department of Education, Office of Educational Research and Improvement, National Library of Education, 400 Maryland Avenue, FOB 6, 4th Floor 4W316, Washington, DC 20202, 202-401-3745. (ERIC Document Reproduction Service No. ED 413 886)

INTERNET SITES

American Indian College Fund, <http://www.collegefund.org/>, distributes $3 million in scholarships through the 31 tribal colleges.
Apply Online Home Page, <http://www.weapply.com/>, helps students find colleges and universities with particular characteristics they seek.

College Board Online, <http://www.collegeboard.org/>, covers career decision making, how to prepare for college and for entrance tests, choosing a college, and paying for college.

CollegeView.com, <http://www.collegeview.com/>, includes free searches of hundreds of colleges and universities in the United States and Canada.

FastWeb, <http://www.fastweb.com/>, provides free scholarship and college searches and financial aid tools, including information for parents and teachers.

FinAid, <http://www.finaid.org/>, provides information on loans, scholarships, and military aid.

Gates Millennium Scholars, <http://www.collegefund.org/gatesinfo.htm>, provides information about this special fund for high-achieving minority students.

Indianz.com, <http://www.indianz.com/>, includes news about colleges, universities, Native studies programs, and more.

U.S. Department of Education Student Financial Assistance, <http://www.ed.gov/finaid.html>, includes online Free Application for Federal Student Aid (FAFSA) and other federal grant and loan information.

U.S. News College and Career Center, <http://www.usnews.com/usnews/edu/?/home.html>, publisher of the annual Best Colleges guide, ranks colleges and graduate schools and includes links to financial aid and career decision-making sites.

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