Recent changes in programs of student financial assistance as well as a general tightening of economic conditions in postsecondary education have caused financial aid officers to assess carefully their roles. The authorization of the Basic Educational Opportunity Grant Program by the Education Amendments of 1972, which suggests a movement away from institutionally-based federal aid programs, has, in particular, prompted many aid officers to examine what they do and to speculate on the future.

From the time offices of student aid came into being as distinct units on college and university campuses, their existence has been justified on the basis that they not only secure and award aid funds, but also provide counseling services to students. Financial aid officers, ideally at least, have been considered not just accountants and disbursers of funds but important members of student personnel staffs whose basic concern is for total student development. While differences exist in the lists of functions attributed to the financial aid office, the counseling function is common to virtually all of them. If job descriptions and statements of goals are indicators, counseling of aid applicants is an integral part of any financial aid operation.

Is there discrepancy between stated goals and actual practices when it comes to counseling in many financial aid offices? Do all aid officers have a clear understanding of what constitutes effective counseling? Are they properly trained for counseling? Is sufficient time made available for counseling to occur?

Dr. Fields is presently Director of Financial Aids and Assistant Professor of Education at the University of Alaska in Fairbanks. In addition, he currently serves as president of the Alaska Association of Student Financial Aid Administrators and is president-elect for the Western Association of Student Financial Aid Administrators.
Without question there are numerous financial aid offices across the country with highly trained and successful counselors; still it may be that too often this essential function of a financial aid program is not being performed as effectively as it could and should be.

**Opportunities for Counseling**

Financial aid officers are among the busiest of student personnel workers in terms of contacts with students. This puts a heavy demand on their time but in so doing increases opportunities for their becoming aware of students who need counseling.

Aid officers see large numbers of students, often have initial contacts with them before or very early in the students' college careers, and frequently have numerous contacts with aid applicants throughout their college years. Not uncommonly the aid officer is the student personnel worker with whom a given student has the greatest personal contact.

Many interviews with financial aid applicants quickly uncover personal problems, some of which are purely financial, some related to finances, and others entirely unrelated to financial concerns. Often these sessions are not superficial, but involve highly personal problems. Rare is the financial aid officer who has not had many interviews turn into sessions dealing with parental conflicts, relationships with girl friends, problems with ex-husbands, uncertainty about goals, difficulties with academic courses, etc. Virtually every day the financial aid officer encounters students who need assistance in dealing with their problems.

The administration of emergency loan programs is one example of the aid officer's opportunity for counseling. Frequently a personal problem is exposed through the application process, and the possibility of establishing a close helping relationship is presented. The financial aid officer is in a position to offer the student much needed assistance, providing he has not only enough concern, but also knowledge of an effective approach.

**Goals of Counseling**

The goals of counseling in the financial aid office are not dissimilar to the generalized goals of any counseling. While lists of objectives vary somewhat in content and length, most contain the following basic elements. Generalized goals of counseling are to help the counselee:

1) develop better self-understanding regarding his strengths, weaknesses, interests, values and attitudes;
2) develop confidence and feelings of dignity and worth;
3) develop realistic educational, vocational and personal goals and plans;
4) learn to accept responsibility for his actions and for his future; and
5) develop his abilities to accept, deal with and solve his life problems.

A more specialized goal of financial aid counseling is to help students develop fiscal responsibility. Many students need assistance in learning the long-range consequences of acquiring poor credit records; often they need help in planning and living within budgets.
The underlying theme of counseling is the emphasis on individual self-development. The purpose is to help counselees learn how to solve problems rather than the counselor solving problems for them. The emphasis is not just on solving the problem at hand but on transference of what they have learned to help them deal with similar problems in the future.

It is important that students accept responsibility for their futures. They need to learn that they maintain a certain degree of control over their lives, that what happens to them to a large extent depends on their own actions, that they do not just drift through life with things happening to them.

**Attaining Counseling Goals**

Approaches to reaching the goals of counseling are many; they vary depending on the individual counselor and his counselees. Certain counselors develop a given approach based on a particular philosophy and point of view; others develop an eclectic approach by drawing from a variety of philosophies and points of view; still others choose different approaches for different types of counselees and specific situations. Whatever the approach, there should be a clear distinction between visiting with students (although that may be important at times) and becoming professionally involved in helping students learn how to deal effectively with their problems.

While it is beyond the scope of the present article to analyze specific counseling techniques in any detail, generalized procedures for meeting counseling objectives can be discussed.

**Self-Understanding**

Helping students develop better self-understanding may be facilitated by creating a free, non-judgmental atmosphere in the counseling session. This openness encourages students to express and analyze their feelings. Often a period of catharsis — the discharge of repressed emotions when the student blows off some steam — must precede the student’s analysis of his feelings and attitudes. In the interest of self-understanding, students should be encouraged and given assistance in reflecting on the meaning of their achievements and failures in academic, social and personal situations.

Group sessions often contribute to students' self-understanding by providing them the opportunity to see how others perceive them and how their actions and attitudes affect others.

**Feelings of Dignity and Worth**

The approach of the financial aid officer as he deals with students can have a considerable effect on their feelings of dignity and worth. After being involved with the problems of literally hundreds of students, the aid officer must make a conscious effort to recognize how serious and deeply personal each problem is to the individual student. He must recognize students' needs for self-confidence and treat each with respect.

It is difficult for many students to admit their need for financial aid. The aim of the aid officer should be to assist them in obtaining aid without sacrificing their self-respect.
In addition to providing the financial aid to promote equality of educational opportunity, the financial aid officer must recognize that many students from minority ethnic groups experience difficulties in performing well in an alien social and cultural environment. Special effort must be made to develop sensitivity to the unique attitudes, life styles and problems these students often bring with them to college and the financial aid office.

The financial aid officer's personal and respectful approach to each student's problem can do wonders for the student's feelings about himself. Small things like keeping personal notes in the student's file, in addition to documenting why certain decisions were made, can help the counselor give a personal touch when the student returns for a later interview, and can convince the student that the counselor sees him as worthwhile.

Realistic Goals and Plans

The financial aid officer frequently encounters students who have what appear to be unrealistic educational and vocational goals. Sometimes they are unrealistically low; many times they are unrealistically high. The aid officer should take time to help students develop goals that are obtainable and will be challenging and satisfying, rather than simply to assist students in solving the immediate problems that bring them to the office.

It takes time to help students think through alternatives regarding educational and career choices, yet this is essential to their development. Many young people, by setting unobtainable goals (or having them set by parents), are guaranteeing themselves frustration and failure. Students should be brought to the realization that all jobs are important, that there is dignity in doing any job well, that carefully developed goals are most apt to result in happy and productive lives.

Accepting Responsibility

The aid officer is in an ideal position to facilitate the development of responsibility in students. The process of applying for and receiving aid can be a real-life experience if the aid officer makes it so. The student can learn that a natural consequence of developing a poor credit record (i.e. not repaying loans or not making payments on time) is increased difficulty in obtaining future credit. A natural consequence of not adhering to a budget is running out of money.

Sessions with delinquent student borrowers are not a time for being judgmental or vindictive, but a time for helping students see the relationships between their actions and the consequences of their actions. These sessions can contribute considerably to student growth and development if they are approached with that as a goal.

Dealing with Problems

A student frequently is too close to his life problems to view them with anything but tunnel vision. Many times a counselor can assist the student in making a decision by helping him take an objective look at as many alternatives as possible. By guiding the student to analyze carefully and objectively the consequences of various courses of action, the counselor can
bring the student to the point where he is able to make a decision. The student, of course, must ultimately make his own decision and accept responsibility for it.

Group sessions are efficient in terms of time and also have certain unique advantages. Groups tend to be more relaxed, natural, and less threatening than a one-to-one relationship with a counselor often is. Students frequently learn to solve their problems by hearing how others have dealt with similar situations. The realization that others share a problem often eases the burden. In group sessions it is not uncommon to hear the statement, “I thought I was the only one who had that problem; I thought something was wrong with me.”

Summary and Conclusions

Counseling students is commonly considered to be an integral part of financial aid programs on college and university campuses. The frequency with which aid officers deal with students, and the depth of student problems revealed to them, present countless opportunities for the aid officer to develop counseling relationships with students.

As previous studies have shown (Casazza, 1971; Puryear, 1974), financial aid officers come to their jobs with a wide variety of backgrounds, many with little formal training in counseling. This, along with the very real problem of insufficient staff time, suggests that goals regarding student counseling may not be being reached in many financial aid offices. If aid officers accept the need for providing effective counseling services in their offices, then they must actively seek to promote the development of these services. Efforts might include, but are not limited to, the following:

1) taking formal course work in counseling principles and practices,
2) reading literature related to counseling and financial aid (see following Selected Bibliography),
3) attending formal and informal seminars with colleagues (i.e. counseling center staff, health center staff, faculty, etc.), and
4) convincing superiors in their institutions of the need to provide adequate staff so that counseling truly can occur.

Limitations of time and training will, of course, necessitate that aid officers make use of referral sources. The aid officer must be able to recognize serious problems and severe disorders, and refer them to the counseling center, mental health unit, etc. where personnel have the specialized training and the time to provide the needed assistance.

Selected Bibliography